

Home-Start Bedfordshire

England & Wales · Charity number 1109262

Details

Other names	HOME-START CENTRAL BEDFORDSHIRE, HOME-START SOUTH BEDFORDSHIRE, Home-Start Bedfordshire
Status	Registered
Legal form	Charitable company
Company number	05414484
Registered	2005-04-28
Register	View on the Charity Commission register

Contact

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Phone	01525 213522
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Website	www.home-startbedfordshire.org.uk

Activities

Objects: THE OBJECTS OF THE CHARITY ARE: 1. SAFEGUARD, PROTECT AND PRESERVE THE GOOD HEALTH, BOTH MENTAL AND PHYSICAL OF CHILDREN AND PARENTS OF CHILDREN;2. PREVENT CRUELTY TO OR MALTREATMENT OF CHILDREN; 3. RELIEVE SICKNESS, POVERTY AND NEED AMONGST CHILDREN AND PARENTS OF CHILDREN; 4. PROMOTE THE EDUCATION OF THE PUBLIC IN BETTER STANDARDS OF CHILD CARE WITHIN THE AREA OF BEDFORDSHIRE, LUTON AND MILTON KEYNES ('THE OBJECTS').

Activities: Trained and supervised volunteers give free, non-judgmental and confidential support to families in their own homes. Also group work for vulnerable families

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** LEIGHTON BUZZARD, LINSLADE AND SURROUNDING VILLAGES
- Central Bedfordshire
- Luton
- Milton Keynes

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£213,310	£210,123	-	-
2024-03-31	£196,816	£211,674	-	-
2023-03-31	£230,460	£188,631	-	-
2022-03-31	£207,050	£176,383	-	-
2021-03-31	£238,393	£182,332	-	-

Trustees

Name	Role	Appointed
MRS SUE FUCHTER	Chair	
Anne Thomson		2024-05-29
Barry Brown		2024-09-20
Nigel Taylor		2021-10-20
PETER RAZA		2015-11-06
Rachael Leonard		2025-11-29
Zeina King		2025-07-23

Accounts

REGISTERED COMPANY NUMBER: 5414484 (England and Wales)
REGISTERED CHARITY NUMBER: 1109262

**REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2025
FOR HOME-START BEDFORDSHIRE**

HOME-START BEDFORDSHIRE

REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Bedfordshire (HSB) offers support, friendship and practical help to parents and children. To help give children the best possible start in life, HSB supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community.

The objects for which Home-Start Bedfordshire was established are:

- to safeguard, protect and preserve the good health, both mental and physical of children and parents of children
- 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 areas of Bedfordshire and Luton

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Charitable activities

HSB offers a unique service, recruiting and training volunteers - who are usually parents themselves —to visit families at home to offer informal, friendly and confidential support.

In addition to our family support work we also work to reduce the impact of domestic abuse through preventative education and through providing one to one support and group work for survivors of domestic abuse.

ACHIEVEMENT AND PERFORMANCE

We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well-being and better family relationships.

We have had a busy year in an increasingly difficult economic environment. We are witnessing a sharp increase in need as families grapple with the rising cost of living and growing anxiety about their futures. Economic uncertainty and rising operating costs is making it increasingly difficult to secure consistent funding, putting pressure on our ability to maintain vital services. With limited resources, we are stretched thin, working hard to support

HOME-START BEDFORDSHIRE

REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

vulnerable families while navigating an ever more challenging landscape.

We are therefore very pleased to have been successful in winning a contract with Central Bedfordshire Council to deliver volunteer home visiting and volunteer led Empowering Parents Empowering Communities (EPEC) parenting programmes

Home Visiting Volunteer Service

HSB recruits, trains and manages volunteers with parenting or significant experience with children to support vulnerable families. After attending an initial Preparation Course Home- Start volunteers are carefully matched with a family, and visit for a period of time with a planned set of outcomes to work towards.

We provide early help support to families but also work with families where children are “child in need” or on a child protection plan.

We work in partnership with a number of other agencies and receive referrals from other professionals such as Health Visitors, Social Care, Children’s Centres and schools.

A volunteer is carefully matched with the family giving regard to such matters as their own skills, experience and availability. They will visit the family in their home for two to three hours each week.

The type of support depends on the family’s needs.

This could be:

- Emotional support to help parents find ways to manage and resolve problems
- Listening visits for parents with mental ill health
- Encouragement and support to attend Children’s Centres and local resources
- Assistance with attending medical appointments
- Advocacy
- Assistance and mentoring with managing children’s behaviour
- Modelling good parenting
- Embedding parenting strategies e.g after attending parenting programmes
- Assistance and mentoring with developing household routines

REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

- Assistance and mentoring with cleaning and decluttering the house
- Help with budgeting, nutrition and meal planning, cooking and making the home safe
- School readiness
- Support both in and after leaving Refuge for parents and children who have fled domestic abuse

As a non-statutory organization many families find being supported by a parent volunteer less threatening and stigmatizing. Research has shown that our support increases parental confidence in bringing up children, enables families to access local services, reduces isolation for parents and children and generally increases resilience in families making a lasting impact.

Over the year we have received a steady stream of referrals, particularly from the Mid Bedfordshire area.

We have a robust monitoring and evaluation system based on the Outcomes Star which tracks each family's journey of change to ensure that the support given is sufficient and correct. The type of support given may change at review. This year the main reasons for wanting support remain unchanged from last year. These were coping with mental ill health (child and parents) and managing children's behaviour and parenting children with SEND needs.

The five parameters tracked were parent's health and well-being, children's health and well-being, more confident and positive parenting and improvements in the family home.

What service users said:

V is great, she is very calming. An experienced Mum and a good sounding board for any issues. I can talk through problems with her. She is a really lovely person. She is great with both of the children and really easy to talk to.

"Before homestart sent a volunteer to help me I had absolutely no confidence with myself as a mother and was rarely leaving the house.

I was petrified of being alone and couldn't even put my baby in his pram and take him for a walk through fear of him crying and me being by myself when it happened.

I was very lonely and didn't want to go to groups as I felt lacking in many ways and was sure that the other mums would notice.

Homestart sent an incredible volunteer named L. I was very nervous at first as I find it difficult to meet new people and let them into my life. But even on her first visit, L made me feel so so relaxed and comfortable, it was like I had known her forever.

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REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

She soon felt like someone I really looked forward to seeing and who was a huge support to me. I cherished our time together and she made me feel confident in all my choices raising my son. With my new boost of confidence I was soon able to go the groups with L by my side and when our time was up, even go by myself. Something I never saw myself doing.

Loneliness during early motherhood can feel extremely consuming but knowing I had someone coming to see me that day completely changed my mood and really saved me on my dark days.

It's actually very hard to find the words to describe what this charity have done for me, they were like someone holding my hand even when they weren't there.

I wish I could have kept them forever but I know there's lots of families at there that need support and the work they have done with me will continue to be of benefit to me even though my time with them is done.

One day when my son is older I hope to come and help at this charity. I can tell all of the people running it have had their own experiences and even just knowing that makes you feel normal and trust yourself!

Thank you so much homestart, you've been amazing!"

At 31st March 2025:

196 Central Bedfordshire families were referred for home visiting support.

62 families had volunteer support

77 families received office support

57 families were waiting to be matched

The SEND Parent Mentor project

This is a small project but has continued to be very popular with the need exceeding the funding received and the small team of volunteer mentors. Central Bedfordshire Council are no longer able to fund this service due to council funding constraints but we are able to continue to run this this upcoming year using our reserves.

Since the project began in September 2020 this is what has been achieved

Achieved	
Supported by Parent Mentor	118
Ended office support*	113
Waiting	44
Total supported	231
Total referred	275
No of known children in families supported **	379

Referrals

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REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

Referrals came from a wide range of sources including Early Help, schools, Health Visitors and also a number of self referrals.

Types of Conditions

Although it was open for all SEND needs almost all of the referrals were for children with confirmed or possible ASC and/or ADHD. Many children were in the process of waiting to be assessed. There was a wide range of ages from 3 year olds to 17 years old.

Some parents also themselves had a diagnosis of autism or ADHD.

Main Issues

- Struggling with understanding children's needs and behaviours.
- Seeking strategies and guidance to support children's behaviour from people who understand.
- Feeling isolated and overwhelmed
- Seeking emotional support - empathy, reassurance and connection.
- Children's needs not being met at school and difficulty accessing support

Direction and signposting needed to help request a SEN Plan or EHCP. Parents of children with Special Educational Needs and Disabilities received an average of 6 weeks phone/online support by trained volunteers who were also parents of SEND children, with the objectives of offering emotional support and practical help and knowledge around the pathways and services available.

This continues to be very popular and due to the small amount of funding we have not had the capacity to meet the need of all the referrals within a time frame that we think is acceptable. However we have been able to offer them our Empowering Parents Empowering Communities Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD parenting programmes while they are waiting.

We have been investing in building up a library of useful resources on common topics that parents can access on our website while waiting for support or may meet their need without having to wait to speak to a mentor.

What service users said:

"N was really approachable and helped me to feel comfortable, she was so lovely and always asked what i needed and how I felt. She gave some really good suggestions and strategies to help with my relationship with my daughter and it really helped. She was such a good match, I feel really lucky to have had her support. "

"Mark was fab, he offered clear and concise guidance verbally and via email. Very good at following up via email with notes and actions - Found the support extremely helpful and relevant."

Domestic Abuse Services

REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

The Need

It is estimated that one in four women and one in six men will experience domestic abuse at some point in their lifetime. This may include years of psychological abuse.

Children are often the silent victims of domestic abuse. In homes where domestic violence occurs, 90% of children are in the same or next room during an incident.

Domestic Abuse represents 16% of all crime in Bedfordshire (Bedfordshire Police)

Domestic abuse is a leading cause of homelessness. Housing options reported an average of 21 approaches to the housing team each month by residents at risk of homelessness.

In 2021 it was estimated through the Domestic Abuse Safe Accommodation Needs Assessment that 3,460 children aged 0 to 17 in Central Bedfordshire experienced domestic abuse in the last year (Central Bedfordshire Domestic Abuse Strategy 2022- 25).

Our response

Alongside our home visiting service for women and their children in Refuge and after leaving Refuge we also continued to deliver the Own My Life programme.

Own My Life

Own My Life is a ten week programme. The purpose of the course is to educate and empower women who have been subject to domestic abuse to regain ownership of their own lives.

We continued to run the course online in the evening as women reported that this makes it more accessible. It enables women to join from all around the county, including those who are working during the day or have children.

We ran three Own My Life courses between April 2024 and March 2025. **32 women** attended Own My Life. The women were parents to 51 children. Significant increases in emotional and physical health were reported.

What service users said:

“(When my daughter) is old enough to understand life's complexities, I will share my story with her, including the steps I took and about the people I met along the way who helped me to get back on my feet. This way, she can see how independent we can be and the strength and kindness that can be found in the hardest of times.”

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2025**

"Please allow me to take this opportunity to thank you all, and everyone who helped organise this course."

"Your guidance has been invaluable during one of the toughest phases of my life. I am deeply grateful to everyone who supported me in rebuilding my life for the better."

Domestic Abuse Prevention

Domestic abuse is endemic in society and we therefore feel it is important to look at prevention beginning with teaching children about healthy relationships.

Helping Hands

Helping Hands is a six week course developed by Women's Aid for children aged between 7 and 11.

The objectives of the course are for children

- to understand their right to a safe home environment,
- develop resilience and good self-esteem,
- to realise how their behaviour affects others and
- to learn to manage strong feelings without violence and gain a knowledge of non-violent problem-solving skills.

We were really pleased to continue to run seven Helping Hands courses this year in Central Bedfordshire primary schools.

Feedback from schools

"The areas covered in Helping Hands are important to the children, they can talk more easily being in a small group. Boosting their self esteem is really important. Many find the ways to deal with anger very helpful and also identifying who they can go to if they need help. Covering these issues is very hard in a whole class situation and the children that attend the groups are often those who would find it hard to speak up in a class situation."

Feedback from children:

"I enjoyed the keeping safe week, to know where to go and who to talk to. I also liked the anger week. I've tried a new way to try and calm down I enjoyed the looking at what makes a good friend. I really liked all the colouring"

"I enjoyed the feelings week, there was lots of drawings and I like that." I always feel angry. I enjoyed the cutting and sticking activity looking at different ways for me to try to calm down.

"I liked the feelings BINGO it was great fun".

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"I liked the week when we looked at what we can do. It made me realise I could do lots of things"

42 children took part in the Helping Hands programme.

Empowering Parents, Empowering Communities

Over the year we continued to deliver the Empowering Parents Empowering Communities programme (EPEC) on behalf of Central Bedfordshire Council.

(EPEC) is a programme from the Centre for Parent and Child Support, South London and Maudsley NHS Foundation Trust. EPEC parenting courses are led by local parent facilitators who have completed accredited EPEC training and receive ongoing training, supervision and support to ensure safe, high quality, and effective practice.

Parents attend eight weekly two-hour sessions. During these sessions, parents learn strategies for improving the quality of their interactions with their child, reducing negative child behaviour and increasing their efficacy and confidence in parenting. The sessions involve group discussions, demonstrations, role play and homework assignments.

EPEC is underpinned by rigorous research and practice evidence showing a significant impact on children's social, emotional and behavioural outcomes, parenting, family resilience and social capital. The programme encourages engagement in other local services and wider community resources. EPEC has been independently rated as an effective, low cost parenting programme (EiF, 2016, AIFS, 2015).

Impact

- Improved parenting and family resilience through teaching well-evidenced parenting strategies and methods.
- Greater understanding of managing family stress.
- Increased social capital and employability through training parent group facilitators.

This year we ran Being a Parent, Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD. We have continued to deliver all of the programmes online, as parents expressed that this made it more accessible. As Central Bedfordshire is a large area it is difficult to find a convenient place to run a face-to-face group.

The Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD courses continue to be very popular. It was hard to recruit parents for the Being a Parent course this year. Using an online evening delivery has also meant that more parents are able to attend without the need for childcare.

Being a Parent	
No of courses	1

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No of parents	4
No of children	6
Being a Parent of ASD	
No of courses	3
No of parents	42
No of children	58
Being a Parent of ADHD	
No of courses	3
No of parents	45
No of children	137
TOTAL Parents	91

What our service users said:

"Best thing that ever happened to me. Made me realise how much I was getting wrong."

"I think the fact the hosts could relate to our situation made me feel confident to open up and not feel alone."

"Tutors being relatable to my concerns. Talking about their own experiences normalised things".

"I have been on every ASD and parenting programme available, this has been the best so far. The facilitators really know the challenges of parenting as they have been there themselves which is refreshing from all other programmes."

"It's been really useful to listen and to talk to other parents regarding experiences and techniques, so thank you for being part of our journey into ASD."

Child Poverty

Many families are struggling to make ends meet as the cost of living continues to rise. Limited income and mounting expenses force difficult choices between essentials like food and energy bills.

We continue to pass on donations of toys, goods and presents to families from donors and have funded items such as a bike and a bed for a child.

Volunteers

Volunteer training

Volunteers are at the very heart of our service delivery. Alongside other voluntary organisations we are finding that it has become increasingly difficult to recruit volunteers.

Recruiting volunteers today is challenging due to people's increasingly busy schedules and work commitments. Many individuals also face financial pressures, making it harder to donate their time freely.

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REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

We are very grateful to our wonderful team of volunteers.

We aim to make our volunteer's experience with Home-Start enjoyable and worthwhile by providing training, supporting personal growth and development, recognizing their contributions, and creating a welcoming environment where they feel valued and appreciated.

This year a further **17** volunteers joined our team.

Home Visiting	
As at April 1 st 2025	52
Ended during year	8
Total	60
SEND	
Current	11
Ended during year	0
Total	11
EPEC	
Current	8
Ended	0
Total	8
Other e.g. Own My Life	1
Trustees	5
Ended during year	2
Total	7
TOTAL VOLUNTEERS	87 plus 9 just completed induction
No of new vols 2024 - 25	17 (includes 5 just completed induction)

Our volunteers come from a wide range of social, educational and employment backgrounds. They are also from different age groups and cultures. Many use volunteering as a way into work or education particularly in the fields of social care, nursing and midwifery.

Our volunteers attend an induction Course before being placed with families which includes training on safeguarding, domestic abuse, confidentiality and equal opportunities and also attend a mandatory yearly safeguarding update and ongoing training. They complete diary sheets after each visit and have 6-8 weekly supervision with a paid Coordinator. There are regular ongoing training sessions throughout the year both in house and also from outside speakers.

Our thanks to our volunteers without whom there would be no Home-Start.

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REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

FINANCIAL REVIEW

Like most Charities in the UK we are increasingly finding it difficult to secure sustainable funding, especially as economic challenges continue to affect society at large. Rising inflation, reduced government grants, and increased demand for services, make maintaining stable income streams difficult.

At the same time, individual and corporate donors may have less disposable income to give, prioritizing personal or business survival over charitable contributions.

This creates a funding gap just as the need for our services grows there is additional pressure on already stretched resources. We are continuing to work hard to innovate, diversify funding sources, and demonstrate impact to stay financially viable in a tough economic climate.

As stated earlier we are very thankful to have been successful in winning a 3 year contract with Central Bedfordshire Council which will give some stability to our home visiting and EPEC services.

We currently have enough in reserves to be able to fund the deficit in the Own My Life and Helping Hands courses and SEND Parent Mentors funding.

We are grateful for the donations that we have received which have allowed us to be able to continue to run the popular Own My Life and Helping Hands courses this year.

The work of HSB would not be possible without the generous support of organisations, businesses and individuals in giving donations, grants, quilts, toys and necessary items for our families in need to whom we are very grateful. Without their kindness our work would not have been possible.

A special thank you to our wonderful volunteers who donated both time and expenses.

Income for the year totalled £213,310 (2024: £196,816) and expenditure £210,123 (2024: £211,674) resulting in a surplus of £3,187 (2024: loss £14,858)

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

Future Plans and Risks

Our main risk is from the current financial recession combined with increased operating costs.

Recruiting volunteers is also becoming more difficult due to competition from

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both the voluntary and the statutory sectors.

More people are working longer hours due to economic pressure and therefore have less time available. In order to make it easier for people to volunteer we are being more flexible in the delivery of the initial training and ongoing training courses. We will also be considering other ways that people may be able to give their time.

Another risk is that we do not have sustainable funding for three of our services. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors.

STRUCTURE, GOVERNANCE AND MANAGEMENT REFERENCE AND ADMINISTRATIVE DETAILS

Structure and Governance

HSB is a company limited by guarantee governed by its Memorandum and Articles of Association dated 5th April 2005 (amended 9 June 2015 and 2024). Including the activities of its predecessor organisation HSB has been delivering family support services since its launch in 1984.

The members of the Board of Trustees of the Charity during the year ended 31st March 2025 were:

Sue Fuchter Chair
Enid Miller Treasurer
Alison Packer
Peter Raza
Nigel Taylor
Anne Thomson
Barry Brown

All of the Trustees of the Charity are also directors of the charity and their responsibilities include all the responsibilities of directors under the Companies Acts and of Trustees under the Charities Act.

Day to day management of the charity is delegated to the Chief Executive Linda Johnson

Company Secretary

Linda Johnson

Staff during the year ending March 2025

Staff	Role	Additional responsibilities
Linda Johnson	CEO	Own My Life
Janine Henderson	Coordinator South Beds	Helping Hands
Clare Diggins	Coordinator Mid Beds	Own My Life/Helping Hands
Heidi Allen	SEND Parent Mentor Coordinator	

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Colette Fletcher	EPEC Coordinator	
Margaret McShane	Administrator	

Reference and Administrative details

Registered Company Number:

5414484 (Registered in England and Wales)

Registered Charity Number

1109262

Registered Office

Delta House
33 Hockliffe St
Leighton Buzzard
LU7 1EZ

Independent Examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Bankers

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

Cambridge and Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank Ltd. (acc closed Feb 2024)
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

United Trust Bank (a/c opened June 2023)
1, Ropemaker St
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Broadway
Letchworth
SG6 3TA

Hampshire Trust Bank (acc. closed Aug 2023)
55 Bishopsgate

HOME-START BEDFORDSHIRE

REPORT OF THE TRUSTEES For the Year Ended 31 March 2025

London
EC2N 3AS

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START BEDFORDSHIRE
Report of the Trustees and Financial Statement
Year Ended 31 March 2025

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Trustees Annual Report

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2025. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter	Mrs A M Packer
Mr P Raza	Mr B Brown
Mr N C Taylor	Mrs E M Miller
Mrs A Thomson	

Secretary and administration

Mrs L Johnson
Delta House
33, Hockliffe St
Leighton Buzzard
LU7 1EZ

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Nationwide Building Society
1, Threadneedle Street
London
EC2R 8AY

United Trust Bank
1, Ropemaker St
London
EC2Y 9AW

Redwood Bank
The Nexus Building Broadway
Letchworth Garden City
SG6 3TA

Independent examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive Linda Johnson

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire and Luton

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes. In addition we ran a number of other services all with the aim of giving children the best start in life.

Achievement and performance

Over the year we supported a total of 314 families including 599 children.

This was through peer one to one support services such as our home visiting volunteers and our SEND (Special Educational Needs and Disabilities) Mentors or group support, for example our peer led parenting programmes, Helping Hands programmes in primary schools and Own My Life domestic abuse survivor programmes.

We are grateful for the donations that we have received which have allowed us to be able to continue to run the popular Own My Life and Helping Hands courses this year. We are also thankful to businesses and individuals who donated goods such as toys and presents that we were able to pass on to local families in need.

We would like to say a huge thank you to the individuals and organisations who have given to our charity over the year.

Leighton-Linslade Town Council have given us a grant for many years now which we very much appreciate.

Financial Review

Like all charities we have faced rising costs but also an increase in demand for our services partially due to growing pressures such as the cost-of-living crisis and mental health challenges. Many families are experiencing heightened anxiety about financial instability, uncertain futures, and the broader social and environmental climate.

Charities are stepping in to fill the gap as public services face increasing strain and limited funding.

Our main funding currently comes from a contract with the local authority. We are thankful that we have been successful in a tender bid for Home Visiting and Empowering Parents, Empowering Communities projects, beginning April 2025. This three year contract offers the stability we have been aiming for but we are mindful that we cannot be reliant on this in the future.

However the SEND Parent Mentor project which has a long waiting list is no longer going to be funded by Central Bedfordshire Council due to funding efficiencies. Our current reserves mean that we are able to continue to fund this project as well as Own My Life and Helping Hands.

This gives us time to continue to search for other funding streams.

Income for the year totalled £213,310 (2024: £196,816) and expenditure £210,123 (2024: £211,674) resulting in a surplus of £3,187 (2024: loss £14,858)

Plans for the future

As stated we are heavily reliant on contract funding from the local authority for our main peer support work. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors.

We believe that effective stewardship of our volunteers, donors and service users is essential for our long term sustainability.

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

This report was approved by the Trustees on 23rd July 2025 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'S Fuchter', is written over a light blue rectangular background.

Mrs S Fuchter
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee). Charity number 1109262. Company number 05414484.

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 7 to 13

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view,' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mervyn Thomas
128 Putnoe Lane
Bedford, MK41 8LS

July 25, 2025

STATEMENT OF FINANCIAL ACTIVITIES

Year ending 31st. December 2025

	Notes	Total funds 2025 £	Total funds 2024 £
Income from:			
Voluntary income		202,028	186,514
Investment Income		11,282	10,302
Total income	3	213,310	196,816
Expenditure on:			
Family support		209,550	207,423
Governance costs		573	4,251
Total Expenditure	4	210,123	211,674
Net income/(expenditure)		3,187	(14,858)
Reconciliation of funds:			
Total funds brought forward	7	481,564	496,422
Total funds carried forward		484,751	481,564

(continued)

BALANCE SHEET

Year ending 31st.March 2025

	Notes	Total funds 2025 £	Total funds 2024 £
Current Assets			
Cash at bank and in hand		487,989	485,441
Debtors & prepayments	5	-	94
Total Current Assets		487,989	485,535
Liabilities			
Creditors: amounts falling due within one year	6	(3,238)	(3,971)
Net Assets		484,751	481,564
Funds of the Charity:			
Unrestricted funds		484,751	481,564
Restricted Funds		-	-
Total funds		484,751	481,564

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 23rd July 2025 and were signed on its behalf by Mrs S Fuchter



Sign

HOME-START BEDFORDSHIRE
Trustees Report and Financial Statements
Year ended 31 March 2025

Company: 05414484
Charity: 1109262

Dated: 23rd July 2025

NOTES TO THE FINANCIAL STATEMENTS

1. Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent. Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

The pension scheme is administered by TPT Retirement Solutions on behalf of a consortium of companies of which we are part.

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3.1 Analysis of Income 2024

	Total Funds 2025 £	Total Funds 2024 £
Income from:		
Core funding grant	172,150	167,500
Other grants and income	9,092	3,700
Donations	20,786	15,314
Total Voluntary Income	202,028	186,514
Bank Interest	11,282	10,302
Total Income	213,310	196,816

3.2 Grants received 2024

Grants were received or were in use during the year 2024_2025 from the following:

Leighton Linlade Town Council

Ward Councillor Grant - Cllr Ghent

4.1 Analysis of Expenditures

	Total Funds 2025 £	Total Funds 2024 £
Family Support		
Staff		
Payroll	178,278	120,833
Pensions and life assurance		9,979
Staff expenses	2,152	2,618
Recruitment expenses		37
Training	-	192
Total Staff	180,430	133,659
Buildings		
Premises Rent and Rates	3,900	9,079
Insurance and security	1,294	1,240
Total Buildings	5,194	10,319
Support		
Volunteer Expenses, Support & CRBs	3,301	1,534
Volunteer Training	713	672
Refreshments	218	623
Administration --office costs	6,584	12,021
Marketing	3,313	36,300
Project costs	6,364	8,316
Publicity and fundraising expenses	3,313	3,859
Bank charges	120	120
Total Support	23,926	63,445
Total Family Support	209,550	207,423
Governance Costs		
AGM costs	363	45
Professional fees	210	58
Committee expenses	-	-
Home-Start accreditation fee	-	4,148
Total Governance	573	4,251
Total Expenditure	210,123	211,674

4.2 Staff Employed

	Headcount	Headcount
	2025	2024
Equivalent Whole Time Employees	3.5	3.5

5. Debtors

	2025	2024
		£
Prepayments	-	94
Debtors	-	-
Total Debtors	-	94

6. Creditors

	2025	2024
		£
Amounts falling due within 1 year		
Payroll	2266	2,427
Other creditors	972	1,544
Total Creditors	3,238	3,971

7. Funds Analysis

In 2025 no restricted Income was received and zero restricted funds were carried forwards from 2024

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START BEDFORDSHIRE
Report of the Trustees and Financial Statement
Year Ended 31 March 2025

CONTENTS

Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10

Trustees Annual Report

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2025. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter	Mrs A M Packer
Mr P Raza	Mr B Brown
Mr N C Taylor	Mrs E M Miller
Mrs A Thomson	

Secretary and administration

Mrs L Johnson
Delta House
33, Hockliffe St
Leighton Buzzard
LU7 1EZ

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Nationwide Building Society
1, Threadneedle Street
London
EC2R 8AY

United Trust Bank
1, Ropemaker St
London
EC2Y 9AW

Redwood Bank
The Nexus Building Broadway
Letchworth Garden City
SG6 3TA

Independent examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive Linda Johnson

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire and Luton

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes. In addition we ran a number of other services all with the aim of giving children the best start in life.

Achievement and performance

Over the year we supported a total of 314 families including 599 children.

This was through peer one to one support services such as our home visiting volunteers and our SEND (Special Educational Needs and Disabilities) Mentors or group support, for example our peer led parenting programmes, Helping Hands programmes in primary schools and Own My Life domestic abuse survivor programmes.

We are grateful for the donations that we have received which have allowed us to be able to continue to run the popular Own My Life and Helping Hands courses this year. We are also thankful to businesses and individuals who donated goods such as toys and presents that we were able to pass on to local families in need.

We would like to say a huge thank you to the individuals and organisations who have given to our charity over the year.

Leighton-Linslade Town Council have given us a grant for many years now which we very much appreciate.

Financial Review

Like all charities we have faced rising costs but also an increase in demand for our services partially due to growing pressures such as the cost-of-living crisis and mental health challenges. Many families are experiencing heightened anxiety about financial instability, uncertain futures, and the broader social and environmental climate.

Charities are stepping in to fill the gap as public services face increasing strain and limited funding.

Our main funding currently comes from a contract with the local authority. We are thankful that we have been successful in a tender bid for Home Visiting and Empowering Parents, Empowering Communities projects, beginning April 2025. This three year contract offers the stability we have been aiming for but we are mindful that we cannot be reliant on this in the future.

However the SEND Parent Mentor project which has a long waiting list is no longer going to be funded by Central Bedfordshire Council due to funding efficiencies. Our current reserves mean that we are able to continue to fund this project as well as Own My Life and Helping Hands.

This gives us time to continue to search for other funding streams.

Income for the year totalled £213,310 (2024: £196,816) and expenditure £210,123 (2024: £211,674) resulting in a surplus of £3,187 (2024: loss £14,858)

Plans for the future

As stated we are heavily reliant on contract funding from the local authority for our main peer support work. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors.

We believe that effective stewardship of our volunteers, donors and service users is essential for our long term sustainability.

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

This report was approved by the Trustees on 23rd July 2025 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'S Fuchter', is written over a light blue rectangular background.

Mrs S Fuchter
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee). Charity number 1109262. Company number 05414484.

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 7 to 13

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view,' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mervyn Thomas
128 Putnoe Lane
Bedford, MK41 8LS

July 25, 2025

STATEMENT OF FINANCIAL ACTIVITIES

Year ending 31st. December 2025

	Notes	Total funds 2025 £	Total funds 2024 £
Income from:			
Voluntary income		202,028	186,514
Investment Income		11,282	10,302
Total income	3	213,310	196,816
Expenditure on:			
Family support		209,550	207,423
Governance costs		573	4,251
Total Expenditure	4	210,123	211,674
Net income/(expenditure)		3,187	(14,858)
Reconciliation of funds:			
Total funds brought forward	7	481,564	496,422
Total funds carried forward		484,751	481,564

(continued)

BALANCE SHEET

Year ending 31st.March 2025

	Notes	Total funds 2025 £	Total funds 2024 £
Current Assets			
Cash at bank and in hand		487,989	485,441
Debtors & prepayments	5	-	94
Total Current Assets		487,989	485,535
Liabilities			
Creditors: amounts falling due within one year	6	(3,238)	(3,971)
Net Assets		484,751	481,564
Funds of the Charity:			
Unrestricted funds		484,751	481,564
Restricted Funds		-	-
Total funds		484,751	481,564

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 23rd July 2025 and were signed on its behalf by Mrs S Fuchter



Sign

HOME-START BEDFORDSHIRE
Trustees Report and Financial Statements
Year ended 31 March 2025

Company: 05414484
Charity: 1109262

Dated: 23rd July 2025

NOTES TO THE FINANCIAL STATEMENTS

1. Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent. Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

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Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

The pension scheme is administered by TPT Retirement Solutions on behalf of a consortium of companies of which we are part.

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3.1 Analysis of Income 2024

	Total Funds 2025 £	Total Funds 2024 £
Income from:		
Core funding grant	172,150	167,500
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Total Income	213,310	196,816

3.2 Grants received 2024

Grants were received or were in use during the year 2024_2025 from the following:

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Ward Councillor Grant - Cllr Ghent

4.1 Analysis of Expenditures

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Total Staff	180,430	133,659
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Premises Rent and Rates	3,900	9,079
Insurance and security	1,294	1,240
Total Buildings	5,194	10,319
Support		
Volunteer Expenses, Support & CRBs	3,301	1,534
Volunteer Training	713	672
Refreshments	218	623
Administration --office costs	6,584	12,021
Marketing	3,313	36,300
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Publicity and fundraising expenses	3,313	3,859
Bank charges	120	120
Total Support	23,926	63,445
Total Family Support	209,550	207,423
Governance Costs		
AGM costs	363	45
Professional fees	210	58
Committee expenses	-	-
Home-Start accreditation fee	-	4,148
Total Governance	573	4,251
Total Expenditure	210,123	211,674

4.2 Staff Employed

	Headcount	Headcount
	2025	2024
Equivalent Whole Time Employees	3.5	3.5

5. Debtors

	2025	2024
		£
Prepayments	-	94
Debtors	-	-
Total Debtors	-	94

6. Creditors

	2025	2024
		£
Amounts falling due within 1 year		
Payroll	2266	2,427
Other creditors	972	1,544
Total Creditors	3,238	3,971

7. Funds Analysis

In 2025 no restricted Income was received and zero restricted funds were carried forwards from 2024

Accounts

REGISTERED COMPANY NUMBER: 5414484 (England and Wales)
REGISTERED CHARITY NUMBER: 1109262

**REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2024
FOR HOME-START BEDFORDSHIRE
(formerly Home-Start Central Bedfordshire)**

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Bedfordshire (HSB) offers support, friendship and practical help to parents and children. To help give children the best possible start in life, HSB supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community.

The objects for which Home-Start Bedfordshire was established are:

- to safeguard, protect and preserve the good health, both mental and physical of children and parents of children
- 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 areas of Bedfordshire and Luton

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Charitable activities

HSB offers a unique service, recruiting and training volunteers - who are usually parents themselves —to visit families at home to offer informal, friendly and confidential support.

In addition to our family support work we also work to reduce the impact of domestic abuse through preventative education and through providing one to one support and group work for survivors of domestic abuse.

ACHIEVEMENT AND PERFORMANCE

In order to have a more economically viable accommodation we moved the office to Leighton Buzzard. This also has the advantage that we are co-located with other charities such as the Food Bank and MIND.

We also changed our name in May 2024 to Home-Start Bedfordshire. This better reflects our service locations and also gives us the opportunity to raise funds from a wider area and expand our services in the future.

We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well-being and better family relationships.

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024**

Home Visiting Volunteer Service

HSB recruits, trains and manages volunteers with parenting experience to support vulnerable families. After attending an initial Preparation Course Home- Start volunteers are carefully matched with a family, and visit for a period of time with a planned set of outcomes to work towards.

We provide early help support to families but also work with families where children are “child in need” or on a child protection plan.

We work in partnership with a number of other agencies and receive referrals from other professionals such as Health Visitors, Social Care, Children’s Centres and schools.

A volunteer is carefully matched with the family giving regard to such matters as their own skills, experience and availability. They will visit the family in their home for two to three hours each week.

The type of support depends on the family’s needs.

This could be:

- Emotional support to help parents find ways to manage and resolve problems
- Listening visits for parents with mental ill health
- Encouragement and support to attend Children’s Centres and local resources
- Assistance with attending medical appointments
- Advocacy
- Assistance and mentoring with managing children’s behaviour
- Modelling good parenting
- Embedding parenting strategies e.g after attending parenting programmes
- Assistance and mentoring with developing household routines
- Assistance and mentoring with cleaning and decluttering the house
- Help with budgeting, nutrition and meal planning, cooking and making the home safe
- School readiness
- Support both in and after leaving Refuge for parents and children who have fled domestic abuse

As a non-statutory organization many families find being supported by a parent volunteer less threatening and stigmatizing. Research has shown that our support increases parental confidence in bringing up children, enables families to access local services, reduces isolation for parents and children and generally increases resilience in families making a lasting impact.

Over the year we have received a steady stream of referrals, particularly from the Mid Bedfordshire area.

We have a robust monitoring and evaluation system based on the Outcomes Star which tracks each family’s journey of change to ensure that the support given is sufficient and correct. The type of support given may change at review. This year the main reasons for wanting support remain unchanged from last year. These were coping with mental ill health (child and parents)

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

and managing children's behaviour and parenting children with SEND needs.

The five parameters tracked were parent's health and well-being, children's health and well-being, more confident and positive parenting and improvements in the family home.

What service users said:

"S has made a world of difference, the boys adore her, I can't imagine how I would have coped without her support, her support was just at the right time. Lovely to have another role model to consistently support the boys".

"C is a legend, it is down to her and the family that my son got used to people again after we moved out of temporary accommodation, she is like the friend that has always been there, when she visits once a week there is no pressure or judgement and she encourages me to do things."

From a family where the mother was struggling to go out because of anxiety:

"I love S, we got on so well. she totally understands how I feel with the high anxiety. She doesn't take anything too seriously so we had lots of laughs. Her manner made us all really relaxed. I liked the challenges she set, they helped me to do things. I needed someone to say, you can do it, you will do it, which then I did do it! If she had said when you feel up to it, I would never have gone. Thanks so much for your support".

At 31st March 2024:

146 Central Bedfordshire families were referred for home visiting support.

42 families had volunteer support

73 families received office support

31 families were waiting to be matched

The SEND Parent Mentor project

As mentioned a number of families requested help because of having difficulty managing the behaviour of children with SEND needs. We also recognised that parents with older children also needed support particularly around navigating the system, finding services and feeling alone and isolated. We were therefore very pleased when Central Bedfordshire Council agreed to fund a small SEND Parent Mentor Service for families with children of any age.

Parents of children with Special Educational Needs and Disabilities received an average of 6 weeks phone/online support by trained volunteers who were also parents of SEND children, with the objectives of offering emotional support and practical help and knowledge around the pathways and services available.

This continues to be very popular and due to the small amount of funding we have not had the capacity to meet the need of all the referrals within a time frame that we think is acceptable. However we have been able to offer them our Empowering Parents Empowering Communities Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD parenting programmes while they are waiting.

Our plans for 2024/25 are to put in place a Waiting Well programme which will point families to resources and help on our website while they are waiting.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

What service users said:

"It was great having Serena's support, I would never have got to this point without her. She was amazing, so knowledgeable and helpful"

"I can't tell you what an amazing thing this SEND mentoring is. I'm sure you both know what a lonely place it is for a send parent. Personally I am pretty much on my own with it all and like everyone else I am juggling all of life's other 'balls' too. S gave me the reassurance that I can do this. I just need the tools and gave me books and websites and groups to use. It was also good to know that I am not the only one who is trying to fight the system to get help for my child..... My son is 17 and I had given up on helping him. S made me realise that I can't do that. If I don't fight for him who will!? She made me think positively again and I thank her for that. I don't feel alone anymore."

On 31st March 2024

109 families were referred for support

49 families were supported

60 families were waiting

Domestic Abuse Services

The Need

It is estimated that one in four women and one in six men will experience domestic abuse at some point in their lifetime. This may include years of psychological abuse.

Children are often the silent victims of domestic abuse. In homes where domestic violence occurs, 90% of children are in the same or next room during an incident.

16% of all crime in Bedfordshire (Bedfordshire Police)

Domestic abuse is a leading cause of homelessness. Housing options reported an average of 21 approaches to the housing team each month by residents at risk of homelessness.

In 2021 it was estimated through the Domestic Abuse Safe Accommodation Needs Assessment that 3,460 children aged 0 to 17 in Central Bedfordshire experienced domestic abuse in the last year (Central Bedfordshire Domestic Abuse Strategy 2022- 25).

Our response

Alongside our home visiting service for women and their children in Refuge and after leaving Refuge we also continued to deliver the Own My Life programme.

Own My Life

Own My Life is a ten week programme. The purpose of the course is to educate and empower women who have been subject to domestic abuse to regain ownership of their own lives.

We continued to run the course online in the evening as women reported that this makes it more accessible. It enables women to join from all around the county, including those who are working

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

during the day or have children.

We ran three Own My Life courses between April 2023 and March 2024.

42 women attended Own My Life. The women were parents to 63 children.

Significant increases in emotional and physical health were reported.

What service users said:

"I would encourage anyone who has suffered from domestic abuse to complete this course, it has helped me understand my situation, my emotions and my journey so much better and the support from the course facilitators and the other ladies has been amazing. I feel really honoured to have been a part of it and feel it has really helped me with my progression."

"It's been an emotional roller coaster but it's been fantastic and very beneficial. I've learnt a lot about myself and it's helped me on my journey. Although every week has been extremely tough thinking and understanding what my relationship was, it's been empowering."

Rebuild Programme

We were pleased to be part of a collaboration with Central Bedfordshire Council in writing the Rebuild Programme which is a 12 week group programme looking at relationships.

The programme launched in April 2023 and we ran an a facilitating Group training session in running groups for the facilitators.

Domestic Abuse Prevention

Domestic abuse is endemic in society and we therefore feel it is important to look at prevention beginning with teaching children about healthy relationships.

Helping Hands

Helping Hands is a six week course developed by Women's Aid for children aged between 7 and 11.

The objectives of the course are for children

- to understand their right to a safe home environment,
- develop resilience and good self-esteem,
- to realise how their behaviour affects others and
- to learn to manage strong feelings without violence and gain a knowledge of non-violent problem-solving skills.

We were really pleased to continue to run Helping Hands courses this year. We ran four courses in Sandy, Kensworth and Dunstable primary schools.

Feedback from schools

Helping Hands has been a very useful programme for our children to access. Many children in school are showing increasing signs of anxiety, low self-esteem or attachment issues for many reasons. These sessions supported children to recognise key strategies for them to cope with whatever they are faced with, enabled them a designated person and safe space to talk each week and we have seen a lot more family members involving themselves with the strategies given and suggested which has opened more communication between parents and families. We would love to utilise this more in the future and hope this will be possible. (Kensworth Primary school).

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

All the children really were very positive about the experience and looked forward to each session. They enjoyed the attention and opportunity to work in a small group. They found it calming. They liked having the chance to work and talk with new adults and build their resilience. They have all moved forward with their learning. In particular, our EAL boy has found a real enthusiasm for trying new things. One of our young carers is more able to cope with challenges and communicate her feelings (Laburnum Primary school).

Feedback from children:

I tried the deep breathing when I felt angry & it worked

When a friend annoyed me I walked away & counted to 10. Before Helping Hands I would have shouted at them

I enjoyed the keeping safe week, to know where to go and who to talk to. I also liked the anger week I've tried a new way to try and calm down

I liked the feelings BINGO it was great fun

40 children took part in the Helping Hands programme.

Empowering Parents, Empowering Communities

Over the year we continued to deliver the Empowering Parents Empowering Communities programme (EPEC) on behalf of Central Bedfordshire Council.

(EPEC) is a programme from the Centre for Parent and Child Support, South London and Maudsley NHS Foundation Trust. EPEC parenting courses are led by local parent facilitators who have completed accredited EPEC training and receive ongoing training, supervision and support to ensure safe, high quality, and effective practice.

Parents attend eight weekly two-hour sessions. During these sessions, parents learn strategies for improving the quality of their interactions with their child, reducing negative child behaviour and increasing their efficacy and confidence in parenting. The sessions involve group discussions, demonstrations, role play and homework assignments.

EPEC is underpinned by rigorous research and practice evidence showing a significant impact on children's social, emotional and behavioural outcomes, parenting, family resilience and social capital. The programme encourages engagement in other local services and wider community resources. EPEC has been independently rated as an effective, low cost parenting programme (EiF, 2016, AIFS, 2015).

Impact

- Improved parenting and family resilience through teaching well-evidenced parenting strategies and methods.
- Greater understanding of managing family stress.
- Increased social capital and employability through training parent group facilitators.

This year we ran Being a Parent, Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD (in response to need). We have continued to deliver all of the programmes online, as parents expressed that this made it more accessible. As Central Bedfordshire is a large area it is difficult to find a convenient place to run a face-to-face group.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

The Being a Parent of an Autistic Child and Being a Parent of a Child with ADHD courses have proved to be particularly popular. Using an online evening delivery as well as daytime has also meant that more parents are able to attend without the need for childcare.

Being a Parent	
No of parents	31
No of children	63
Being a Parent of ASD	
No of parents	67
No of children	140
Being a Parent of ADHD	
No of parents	13
No of children	28
TOTAL Parents	111

What our service users said:

"I am currently trudging through the CAMHS and education procedures. I have found my new found knowledge and understanding vital in demonstrating my commitment to my daughters future. It has proven to be a very powerful addition to my arsenal in my quest for getting the right help in the right direction. I will be forever grateful."

"Having parents who have lived the experience rather than professionals who have only got advice from books."

"That the group leader showed awareness and understanding. She listened to the group, she didn't try to just give advice and talk about her experiences. She made everyone welcome."

"Learning I'm not alone and other parents live a very similar life and learning about the Coke Bottle effect."

"I think I realised that I needed to be a little kinder to myself as a parent and taking the pressure off myself my sons behavior has actually improved. I actually realised I was doing many of the things advised but that I needed to follow through more with what I said. I think this gave me a confidence boost I needed and it was nice to be able to share experiences with other parents and recognise I wasn't alone."

"Learning how go deal with the emotional issues and how to listen to my daughter, as well as to stick to the rules and discipline."

"the girls running the course were lovely and seemed not only knowledgeable but also empathised with their own experiences."

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

Child Poverty

The cost-of-living crisis continues to make life difficult financially for many families. We have been busy passing on donations of toys, presents and Chrome books to families.

Volunteers

Volunteer training

Volunteers are at the very heart of our service delivery. Alongside other voluntary organisations we are finding that It has become increasingly difficult to recruit volunteers.

We are trying to make the course more accessible to people so we are running more frequent courses with smaller numbers and also running the training online as well as face to face.

This year a further **12** volunteers joined our team.

Home Visiting	
As at April 1 st 2024	47
Ended during year	14
Total	61
SEND	
Current	8
Ended during year	4
Total	12
EPEC	
Current	8
Ended	2
Total	10
Other e.g. Helping Hands Own My Life	3
Trustees	6
TOTAL VOLUNTEERS	88
No of new vols 2023 - 24	12

Our volunteers come from a wide range of social, educational and employment backgrounds. They are also from different age groups and cultures. Many use volunteering as a way into work or education particularly in the fields of social care, nursing and midwifery.

Our volunteers attend an induction Course before being placed with families which includes training on safeguarding, domestic abuse, confidentiality and equal opportunities and also attend a mandatory yearly safeguarding update and ongoing training. They complete diary sheets after each visit and have 6-8 weekly supervision with a paid Coordinator. There are regular ongoing training sessions throughout the year both in house and also from outside speakers.

Ongoing Training

Both staff and volunteers are offered ongoing training.

We have held a number of online sessions for volunteers this year including Childhood Trauma,

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024**

Reducing Parental Conflict, Managing Anxiety in children, Universal Credit;
Our thanks to our volunteers without whom there would be no Home-Start.

FINANCIAL REVIEW

Like all charities we have faced rising costs but also an increase in demand for our services partially due to the cost of living crisis and also as a result of the increase in mental ill health since the pandemic. We have moved our office in order to have a building with a reliable monthly cost that will enable us to be able to budget better. Our main funding comes from a contract with the local authority. We are thankful that they have continued to fund us this year but we have been informed that the contract will be going to competitive tender in the autumn. This is a potential risk. We have enough in reserves to be able to cope with this for the following year. Income for the year totalled £196,816 (2023: £230,460) and expenditure £211,674 (2023: £188,631) resulting in a loss of £14,858 (2023: surplus £41,829)

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

Future Plans and Risks

Our main risk is from the current financial recession combined with increased operating costs. Recruiting volunteers is also becoming more difficult due to competition from both the voluntary and the statutory sectors.

More people are working longer hours due to economic pressure and therefore have less time available. In order to make it easier for people to volunteer we are being more flexible in the delivery of the initial training and ongoing training courses. We will also be considering other ways that people may be able to give their time.

Another risk is that we are heavily reliant on contract funding from the local authority for our main peer support work. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors. This includes the institution of a system where we will be able to collect data and report on outcomes more easily in order to show donors how their money is used. We believe that effective stewardship of our volunteers, donors and service users is essential for our long term sustainability

The work of HSCB would not be possible without the generous support of organisations, trusts and individuals in giving donations, grants, quilts, toys and necessary items for our families in need to whom we are very grateful. Without their kindness our work would not have been possible.

A special thank you to our wonderful volunteers who donated both time and expenses.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT
REFERENCE AND ADMINISTRATIVE DETAILS

Structure and Governance

HSB is a company limited by guarantee governed by its Memorandum and Articles of Association dated 5th April 2005 (amended 9 June 2015 and 2024). Including the activities of its predecessor organisation HSB has been delivering family support services since its launch in 1984.

The members of the Board of Trustees of the Charity during the year ended 31st March 2024 were:

Sue Fuchter Chair
Enid Miller Treasurer
Patricia Marchbank
Alison Packer
Peter Raza
Nigel Taylor

All of the Trustees of the Charity are also directors of the charity and their responsibilities include all the responsibilities of directors under the Companies Acts and of Trustees under the Charities Act.

Day to day management of the charity is delegated to the Chief Executive Linda Johnson

Company Secretary

Linda Johnson

Staff during the year ending March 2024

Staff	Role	Additional responsibilities
Linda Johnson	CEO	Own My Life
Janine Henderson	Coordinator South Beds	Helping Hands
Clare Diggins	Coordinator Mid Beds	Own My Life/Helping Hands
Heidi Allen	SEND Parent Mentor Coordinator	
Colette Fletcher	EPEC Coordinator	
Margaret McShane	Administrator	

Reference and Administrative details

Registered Company Number:

5414484 (Registered in England and Wales)

Registered Charity Number

1109262

HOME-START BEDFORDSHIRE

REPORT OF THE TRUSTEES For the Year Ended 31 March 2024

Registered Office

Delta House
33 Hockliffe St
Leighton Buzzard
LU7 1EZ

Independent Examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Bankers

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

Cambridge and Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank Ltd. (acc closed Feb 2024)
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

United Trust Bank (a/c opened June 2023)
1, Ropemaker St
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Broadway
Letchworth
SG6 3TA

Hampshire Trust Bank (acc. closed Aug 2023)
55 Bishopsgate
London
EC2N 3AS

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE
Report of the Trustees and Financial Statement
Year Ended 31 March 2024

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Trustees Annual Report

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2024. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter	Mrs A M Packer
Mr P Raza	Mrs P A Marchbank (resigned Nov 2023)
Mr N C Taylor	Mrs E M Miller
Mrs A Thomson (joined May 2024)	

Secretary and administration

Mrs L Johnson
Delta House
33, Hockliffe St
Leighton Buzzard
LU7 1EZ

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Hampshire Trust Bank (a/c closed Aug 2023)
55 Bishopsgate
London
EC2N 3AS

Nationwide Building Society
One Threadneedle Street
London
EC2R 8AW

Shawbrook Bank (a/c closed Feb 2024)
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
CM13 3BE.

Redwood Bank
The Nexus Building Broadway
Letchworth Garden City
SG6 3TA

United Trust Bank (a/c opened June 2023)
1, Ropemaker St
London
EC2Y 9AW

Independent examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes. In addition we ran a number of other services all with the aim of giving children the best start in life.

Achievement and performance

Over the year we supported a total of 366 families including 665 children.

This was through peer one to one support services such as our home visiting volunteers and our SEND (Special Educational Needs and Disabilities) Mentors or group support, for example our peer led parenting programmes, Helping Hands programmes in primary schools and Own My Life domestic abuse survivor programmes.

We are grateful for the grants and donations that we have received which have allowed us to be able to continue to run the popular Own My Life and Helping Hands courses this year. We are also thankful to businesses and individuals who donated goods such as toys and presents that we were able to pass on to local families in need.

We would like to say a huge thank you to the individuals and organisations who have given to our charity over the year. In particular we would like to thank St Philip and St James Golf Society and Caldecote Football and Cricket Club for their fundraising days.

Leighton-Linslade Town Council have given us a grant for many years now which we very much appreciate.

Financial Review

Like all charities we have faced rising costs but also an increase in demand for our services partially due to the cost of living crisis and also as a result of the increase in mental ill health since the pandemic. We have moved our office in order to have a building with a reliable monthly cost that will enable us to be able to budget better.

Our main funding comes from a contract with the local authority. We are thankful that they have continued to fund us this year but we have been informed that the contract will be going to competitive tender in the autumn. This is a potential risk. We have enough in reserves to be able to cope with this for the following year.

Income for the year totalled £196,816 (2023: £230,460) and expenditure £211,674 (2023: £188,631) resulting in a loss of £14,858 (2023: surplus £41,829)

Plans for the future

As stated we are heavily reliant on contract funding from the local authority for our main peer support work. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors. This includes the institution of a system where we will be able to collect data and report on outcomes more easily in order to show donors how their money is used.

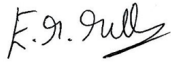
We believe that effective stewardship of our volunteers, donors and service users is essential for our long term sustainability.

HOME-START CENTRAL BEDFORDSHIRE
Trustees Report and Financial Statements
Year ended 31 March 2023

Company: 05414484
Charity: 1109262

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

This report was approved by the Trustees on 24th July, 2024 and signed on their behalf by:



Mrs E M Miller

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee). Charity number 1109262. Company number 05414484.

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 7 to 13

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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



22nd. May 2024

Mervyn Thomas
128 Putnoe Lane
Bedford, MK41 8LS

STATEMENT OF FINANCIAL ACTIVITIES

Year ending 31st. December 2023

	Notes	Total funds 2024 £	Total funds 2023 £
Income from:			
Voluntary income		186,514	226,199
Investment Income		10,302	4,261
Total income	3	196,816	230,460
Expenditure on:			
Family support		207,423	184,832
Governance costs		4,251	3,799
Total Expenditure	4	211,674	188,631
Net income/(expenditure)		(14,858)	41,829
Reconciliation of funds:			
Total funds brought forward	7	496,422	454,593
Total funds carried forward		481,564	496,422

(continued)

BALANCE SHEET

Year ending 31st.March 2024	Notes	Total funds 2024 £	Total funds 2023 £
Current Assets			
Cash at bank and in hand		485,441	499,341
Debtors & prepayments	5	94	94
Total Current Assets		485,535	499,435
Liabilities			
Creditors: amounts falling due within one year	6	(3,971)	(3,013)
Net Assets		481,564	496,422
Funds of the Charity:			
Unrestricted funds		481,564	496,422
Restricted Funds		-	-
Total funds		481,564	496,422

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 24th July,2024 and were

F. M. Miller

signed on its behalf by Mrs E M Miller

Dated: 24th July,2024

NOTES TO THE FINANCIAL STATEMENTS

1. Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent. Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

The pension scheme is administered by TPT Retirement Solutions on behalf of a consortium of companies of which we are part.

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3.1 Analysis of Income 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income from:				
Core funding grant	167,500		167,500	139,000
Other grants and income	3,700		3,700	67,889
Donations	15,314		15,314	19,310
			-	
Total Voluntary Income	186,514		186,514	226,199
Bank Interest	10,302		10,302	4,261
Total Income	196,816	-	196,816	230,460

3.2 Comparative Analysis of Income 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023
Income from:			
Core funding grant	139,000		139,000
Other grants and income	50,000	17,889	67,889
Donations	19,310		19,310
Bank Interest	4,261		4,261
Other			
Total Income	212,571	17,889	230,460

5. Debtors

	2024	2023
	£	£
Prepayments	94	94
Debtors	-	-
Total Debtors	94	94

6. Creditors

	2024	2023
	£	£
Amounts falling due within 1 year		
Payroll	2,427	1,661
Other creditors	1,544	1,352
Total Creditors	3,971	3,013

7. Funds Analysis

In 2024 no restricted Income was received and zero restricted funds were carried forwards from 2023

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE
Report of the Trustees and Financial Statement
Year Ended 31 March 2024

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Trustees Annual Report

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2024. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter	Mrs A M Packer
Mr P Raza	Mrs P A Marchbank (resigned Nov 2023)
Mr N C Taylor	Mrs E M Miller
Mrs A Thomson (joined May 2024)	

Secretary and administration

Mrs L Johnson
Delta House
33, Hockliffe St
Leighton Buzzard
LU7 1EZ

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Hampshire Trust Bank (a/c closed Aug 2023)
55 Bishopsgate
London
EC2N 3AS

Nationwide Building Society
One Threadneedle Street
London
EC2R 8AW

Shawbrook Bank (a/c closed Feb 2024)
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
CM13 3BE.

Redwood Bank
The Nexus Building Broadway
Letchworth Garden City
SG6 3TA

United Trust Bank (a/c opened June 2023)
1, Ropemaker St
London
EC2Y 9AW

Independent examiner

Mr M Thomas
128 Putnoe Lane
Bedford, MK41 8LS

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes. In addition we ran a number of other services all with the aim of giving children the best start in life.

Achievement and performance

Over the year we supported a total of 366 families including 665 children.

This was through peer one to one support services such as our home visiting volunteers and our SEND (Special Educational Needs and Disabilities) Mentors or group support, for example our peer led parenting programmes, Helping Hands programmes in primary schools and Own My Life domestic abuse survivor programmes.

We are grateful for the grants and donations that we have received which have allowed us to be able to continue to run the popular Own My Life and Helping Hands courses this year. We are also thankful to businesses and individuals who donated goods such as toys and presents that we were able to pass on to local families in need.

We would like to say a huge thank you to the individuals and organisations who have given to our charity over the year. In particular we would like to thank St Philip and St James Golf Society and Caldecote Football and Cricket Club for their fundraising days.

Leighton-Linslade Town Council have given us a grant for many years now which we very much appreciate.

Financial Review

Like all charities we have faced rising costs but also an increase in demand for our services partially due to the cost of living crisis and also as a result of the increase in mental ill health since the pandemic. We have moved our office in order to have a building with a reliable monthly cost that will enable us to be able to budget better.

Our main funding comes from a contract with the local authority. We are thankful that they have continued to fund us this year but we have been informed that the contract will be going to competitive tender in the autumn. This is a potential risk. We have enough in reserves to be able to cope with this for the following year.

Income for the year totalled £196,816 (2023: £230,460) and expenditure £211,674 (2023: £188,631) resulting in a loss of £14,858 (2023: surplus £41,829)

Plans for the future

As stated we are heavily reliant on contract funding from the local authority for our main peer support work. We are therefore continuing with our plans to diversify our income and attract individual and corporate donors. This includes the institution of a system where we will be able to collect data and report on outcomes more easily in order to show donors how their money is used.

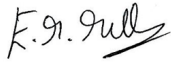
We believe that effective stewardship of our volunteers, donors and service users is essential for our long term sustainability.

HOME-START CENTRAL BEDFORDSHIRE
Trustees Report and Financial Statements
Year ended 31 March 2023

Company: 05414484
Charity: 1109262

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement.

This report was approved by the Trustees on 24th July, 2024 and signed on their behalf by:



Mrs E M Miller

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee). Charity number 1109262. Company number 05414484.

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 7 to 13

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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



22nd. May 2024

Mervyn Thomas
128 Putnoe Lane
Bedford, MK41 8LS

STATEMENT OF FINANCIAL ACTIVITIES

Year ending 31st. December 2023

	Notes	Total funds 2024 £	Total funds 2023 £
Income from:			
Voluntary income		186,514	226,199
Investment Income		10,302	4,261
Total income	3	196,816	230,460
Expenditure on:			
Family support		207,423	184,832
Governance costs		4,251	3,799
Total Expenditure	4	211,674	188,631
Net income/(expenditure)		(14,858)	41,829
Reconciliation of funds:			
Total funds brought forward	7	496,422	454,593
Total funds carried forward		481,564	496,422

(continued)

BALANCE SHEET

Year ending 31st.March 2024	Notes	Total funds 2024 £	Total funds 2023 £
Current Assets			
Cash at bank and in hand		485,441	499,341
Debtors & prepayments	5	94	94
Total Current Assets		485,535	499,435
Liabilities			
Creditors: amounts falling due within one year	6	(3,971)	(3,013)
Net Assets		481,564	496,422
Funds of the Charity:			
Unrestricted funds		481,564	496,422
Restricted Funds		-	-
Total funds		481,564	496,422

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 24th July,2024 and were

F. G. Miller

signed on its behalf by Mrs E M Miller

Dated: 24th July,2024

NOTES TO THE FINANCIAL STATEMENTS

1. Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent. Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

The pension scheme is administered by TPT Retirement Solutions on behalf of a consortium of companies of which we are part.

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3.1 Analysis of Income 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income from:				
Core funding grant	167,500		167,500	139,000
Other grants and income	3,700		3,700	67,889
Donations	15,314		15,314	19,310
			-	
Total Voluntary Income	186,514		186,514	226,199
Bank Interest	10,302		10,302	4,261
Total Income	196,816	-	196,816	230,460

3.2 Comparative Analysis of Income 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023
Income from:			
Core funding grant	139,000		139,000
Other grants and income	50,000	17,889	67,889
Donations	19,310		19,310
Bank Interest	4,261		4,261
Other			
Total Income	212,571	17,889	230,460

5. Debtors

	2024	2023
	£	£
Prepayments	94	94
Debtors	-	-
Total Debtors	94	94

6. Creditors

	2024	2023
	£	£
Amounts falling due within 1 year		
Payroll	2,427	1,661
Other creditors	1,544	1,352
Total Creditors	3,971	3,013

7. Funds Analysis

In 2024 no restricted Income was received and zero restricted funds were carried forwards from 2023

Accounts

REGISTERED COMPANY NUMBER: 5414484 (England and Wales)
REGISTERED CHARITY NUMBER: 1109262

**REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2023
FOR HOME-START CENTRAL BEDFORDSHIRE**

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Central Bedfordshire (HSCB) offers support, friendship and practical help to parents and children. To help give children the best possible start in life, HSCB supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community.

The objects for which Home-Start Central Bedfordshire was established are:

- to safeguard, protect and preserve the good health, both mental and physical of children and parents of children
- 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 areas of Bedfordshire, Luton and Milton Keynes.

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Charitable activities

HSCB offers a unique service, recruiting and training volunteers - who are usually parents themselves —to visit families at home to offer informal, friendly and confidential support.

In addition to our family support work we also work to reduce the impact of domestic abuse through preventative education and through providing one to one support and group work for survivors of domestic abuse.

ACHIEVEMENT AND PERFORMANCE

Family Support Service

We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well-being and better family relationships.

HSCB recruits, trains and manages volunteers with parenting experience to support vulnerable families. After attending an initial six session Preparation Course Home- Start volunteers are carefully matched with a family, and visit for a period of time with a planned set of outcomes to work towards.

We provide early help support to families but also work with families where children are “child in need” or on a child protection plan.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

We work in partnership with a number of other agencies and receive referrals from other professionals such as Health Visitors, Social Care, Children's Centres and schools.

A volunteer is carefully matched with the family giving regard to such matters as their own skills, experience and availability. They will visit the family in their home for two to three hours each week.

The type of support depends on the family's needs.

This could be:

- Emotional support to help parents find ways to manage and resolve problems
- Listening visits for parents with mental ill health
- Encouragement and support to attend Children's Centres and local resources
- Assistance with attending medical appointments
- Advocacy
- Assistance and mentoring with managing children's behaviour
- Modelling good parenting
- Embedding parenting strategies e.g after attending parenting programmes
- Assistance and mentoring with developing household routines
- Assistance and mentoring with cleaning and decluttering the house
- Help with budgeting, nutrition and meal planning, cooking and making the home safe
- School readiness
- Support both in and after leaving Refuge for parents and children who have fled domestic abuse

As a non-statutory organization many families find being supported by a parent volunteer less threatening and stigmatizing. Research has shown that our support increases parental confidence in bringing up children, enables families to access local services, reduces isolation for parents and children and generally increases resilience in families making a lasting impact.

Home-Visiting Support

Referrals for home visiting volunteers were fewer than normal, probably due to things still returning to normal after the pandemic. There have been a number of staff changes in other agencies over the year.

This was concerning as we know that many families were struggling with anxiety and also the increased cost of living. However, we have worked hard to promote our service and we are slowly returning to a more typical level of referrals.

We have a robust monitoring and evaluation system based on the Outcomes Star which tracks each family's journey of change to ensure that the support given is sufficient and correct. The type of support given may change at review. This year the main reasons for wanting support were coping with mental ill health (child and parents) and managing children's behaviour and parenting

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

children with SEND needs.

The five parameters tracked were parent's health and well-being, children's health and well-being, more confident and positive parenting and improvements in the family home.

What service users said:

My volunteer "has literally changed my life. I have never had support from another adult, she suggests things, offers advice and so much practical help. I love her honesty and how straightforward she is. She is a great source of support."

"I have loved S visiting, she's been amazing... it feels like a family friend visiting, someone I can trust...I have never felt judged, she is just so lovely, she has made a such difference to our lives, so thankful for the support, having here when we did, to build my confidence up, ability to get ahead."

At 31st March 2023:

146 Central Bedfordshire families were referred for home visiting support.

42 families had volunteer support

73 families received office support

31 families were waiting to be matched

40 families from Luton were referred for home visiting support

At 31st March 2023

8 families had volunteer support

32 families received office support

We made the decision to close our Luton home visiting service when the current grant came to an end. This was due to not receiving many appropriate referrals and that there was a similar service starting up in Luton for families with young children.

The SEND Parent Mentor project is a small project funded by Central Beds Council. Parents of children with Special Educational Needs and Disabilities received an average of 6 weeks support by trained volunteers who were also parents of SEND children, with the objectives of offering emotional support and practical help and knowledge around the pathways and services available.

The project continues to grow in popularity and we have been unable to keep up with demand. Families are therefore waiting for a long time on the waiting list.

However, we have been able to offer our Being a Parent of an Autistic Child course to some families while they are waiting.

What service users said:

My volunteer "was very helpful, gave me lots of websites and charities to find out information and courses to look at. She understood completely what it's like being a parent to a child with adhd. I felt like I wasn't alone and that others are in the same boat. We had a good laugh as well."

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2023

“It was nice to talk to someone on a level who gets the day to day struggle, she was lovely, we got on really well, she was approachable and always easy to chat to, she followed up previous conversations, remembered what had been said, we made a connection.”

On 31st March 2023

110 families were referred for support

77 families were waiting for support

19 families had received volunteer support

14 had received office support

Domestic Abuse Services

The Need

It is estimated that one in four women and one in six men will experience domestic abuse at some point in their lifetime. This may include years of psychological abuse.

Children are often the silent victims of domestic abuse. In homes where domestic violence occurs, 90% of children are in the same or next room during an incident.

A further 62% of children living with domestic abuse are directly harmed by the perpetrator of the abuse, in addition to the harm caused by witnessing the abuse of others. In Central Bedfordshire alone, in 2015 there were 3,238 police incidents of domestic abuse recorded - over eight incidents reported per day. An estimated 350 children live with high risk domestic abuse and a further 300 living with medium risk abuse that are currently visible to services. “Central Bedfordshire Council Domestic Abuse Strategy 2016-20

Our response

Alongside our home visiting service for women and their children in Refuge and after leaving Refuge we also continued to deliver the Own My Life programme.

Own My Life

Own My Life is a ten week programme. The purpose of the course is to educate and empower women who have been subject to domestic abuse to regain ownership of their own lives.

We continued to run the course online in an evening as women reported that this makes it more accessible. It enables women to join from all around the county, including those who are working during the day or have children.

We ran three Own My Life courses between April 2022 and March 2023.

24 women attended Own My Life. The women were parents to 38 children. Significant increases in emotional and physical health were reported.

What service users said:

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

“The last 10 weeks have helped to build my courage, strength and determination to heal and continue on this journey and I feel really blessed to have been able to have been a part of it with you and the wonderful women who have also taken part over the weeks.”

“The content of the course - the videos, the work we do together, the wide spectrum of topics covered, the way it is all approached. It is done with such care, imagination and wit for a topic so painful and dark for us all. It makes you realise you are not alone.”

There was a need for new programme to replace Freedom Programme which Central Bedfordshire Council run. Women often move on from Freedom Programme to Own My Life. We were asked to be part of a group to write a new course “Rebuild” which has now been completed.

Domestic Abuse Prevention

Domestic abuse is endemic in society and we therefore feel it is important to look at prevention beginning with teaching children about healthy relationships.

Helping Hands

Helping Hands is a six week course developed by Women’s Aid for children aged between 7 and 11.

The objectives of the course are for children

- to understand their right to a safe home environment,
- develop resilience and good self-esteem,
- to realise how their behaviour affects others and
- to learn to manage strong feelings without violence and gain a knowledge of non-violent problem-solving skills.

We were really pleased to continue to run Helping Hands courses this year. We ran two courses in Dunstable and Leighton Buzzard primary schools.

We are thankful to the Rotary Club of Sandy who funded a further four programmes in Sandy Primary schools. The schools choose the children they think would benefit the most from the programme. This has included children who have experienced domestic abuse at home, children who are living in difficult situations as well as children who have low self-esteem and confidence or struggle to manage their emotions.

We have had a number of enquiries from other schools who are booked in from April.

40 children took part in the Helping Hands programme.

Empowering Parents, Empowering Communities

Over the year we continued to deliver the Empowering Parents Empowering Communities programme (EPEC) on behalf of Central Bedfordshire Council.

(EPEC) is a programme from the Centre for Parent and Child Support, South London and Maudsley NHS Foundation Trust. EPEC parenting courses are led by local parent facilitators who have

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

completed accredited EPEC training and receive ongoing training, supervision and support to ensure safe, high quality, and effective practice.

Parents attend eight weekly two-hour sessions. During these sessions, parents learn strategies for improving the quality of their interactions with their child, reducing negative child behaviour and increasing their efficacy and confidence in parenting. The sessions involve group discussions, demonstrations, role play and homework assignments.

EPEC is underpinned by rigorous research and practice evidence showing a significant impact on children's social, emotional and behavioural outcomes, parenting, family resilience and social capital. The programme encourages engagement in other local services and wider community resources. EPEC has been independently rated as an effective, low cost parenting programme (EiF, 2016, AIFS, 2015).

Impact

- Improved parenting and family resilience through teaching well-evidenced parenting strategies and methods.
- Greater understanding of managing family stress.
- Increased social capital and employability through training parent group facilitators.

We have continued to deliver both the Being a Parent and Being a Parent of a Child with Autism programmes online as parents expressed that this made it more accessible. As Central Bedfordshire is a large area it is difficult to find a convenient place to run a face-to-face group.

The Being a Parent of an Autistic Child course has proved to be particularly popular. Using an online evening delivery as well as daytime has also meant that more parents are able to attend without the need for childcare.

Number parents attending Being a Parent	20
Number of parents attending Being a Parent of a Child with Autism	42
TOTAL	62

What our service users said:

"Engaging with others going through similar experiences made me relax easier and therefor more open to learn and hear different techniques I could try. The fact it's run by people with lived experience adds to this also. Secondly, having other parents on there with me gave me lots of ideas I maybe hadn't tried yet to manage the challenging behaviours that my son presents" (Being a Parent of an Autistic Child)

"The group leaders where very understanding and I felt they were not just teaching a course but helping to give a positive parenting experience through their own experiences which has helped me see/understand parenting a lot more and discover new ways to deal with a variety of challenges." (Being a Parent)

Focus Group Facilitation

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

We were asked by Central Bedfordshire Council to run seven Focus Groups as part of their consultation process for the new Family Information Directory. 28 people took part in this. 12 parents took part in two Focus Groups that we ran for Inspiring Music.

Child Poverty

The cost-of-living crisis this year has made life very difficult financially for many families. We have been busy passing on donations of clothes, toys and presents to families as well as use financial donations to be able to buy necessary goods such as bedding and blankets.

We were particularly pleased to be able to buy a bike for a 7 year old boy who in the process of moving foster homes had his bike stolen.

One of our families, where the father was recovering from a very serious illness, was also the recipient of a Magical Christmas donated by John Lewis which was much appreciated.

Working in partnership with the Building Resilience in Families multi agency Panel in Dunstable we were also able to distribute supermarket vouchers to families in need.

We are thankful to BT for donating a number of Chrome books for lending to families in need.

Volunteers

Volunteer training

Volunteers are at the very heart of our service delivery. We ran a further 3 Preparation (induction) Courses, one online and two in person. This year a further **22** volunteers joined our team.

No of volunteers in Central Beds	82
No of volunteers in Luton	14
No of SEND volunteers	9
No of EPEC volunteers	9
Own My Life volunteer	1
TOTAL	115

Our volunteers come from a wide range of social, educational and employment backgrounds. They are also from different age groups and cultures. Many use volunteering as a way into work or education particularly in the fields of social care, nursing and midwifery.

Our volunteers attend a 24 hour Preparation Course before being placed with families which includes training on safeguarding, domestic abuse, confidentiality and equal opportunities and also attend a mandatory yearly safeguarding update and ongoing training. They complete diary sheets after each visit and have 6-8 weekly supervision with a paid Coordinator. There are regular ongoing training sessions throughout the year both in house and also from outside speakers.

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023**

Training

This year we have held a number of online sessions including Healthy Eating for Children and Being a Parent of a Child with Pathological Demand Avoidance.

Our thanks to our volunteers without whom there would be no Home-Start.

FINANCIAL REVIEW

Financial Review

We have been able to maintain funding from contracts with Central Bedfordshire Council for three of our projects. We do not know how long we will continue to be funded and have yearly contracts.

Since our volunteer costs have not returned to pre pandemic levels as yet we have not spent as much as expected and therefore have very good reserves.

However like all charities we are facing rising costs, particularly office costs such as energy. At the same time we are expecting demand for our services to grow as the economy weakens.

Our contract funding continues to be delivered very late and we therefore need to be able to have money in reserve to cover this.

We are very thankful for the kindness of individuals, groups and businesses which have enabled us to provide our other services and also to support with goods, clothing and food.

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it should be necessary to move our premises.

Plans for the future

We continue to seek other sources of income to improve the sustainability of our funding since we are heavily reliant on contracts with the local authority. However there has been no increase for many years. We are fortunate in having sufficient reserves to help us through this difficult time.

We are investing money into an improvement of our systems to enable us to be more efficient and ensure the effective stewardship of our volunteers, donors and service users. This should also have a positive effect on our long term sustainability.

The work of HSCB would not be possible without the generous support of organisations, trusts and individuals in giving grants, chrome books, quilts, toys and necessary items for our families in need to whom we are very grateful.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023

A special thank you to our wonderful volunteers who donated both time and expenses.

Future Plans and Risks

Our main risk is from the current financial recession combined with increased operating costs. Recruiting volunteers is also becoming more difficult due to competition from both the voluntary and the statutory sectors.

More people are working longer hours due to economic pressure and therefore have less time available. In order to make it easier for people to volunteer we are being more flexible in the delivery of the initial training and ongoing training courses. We will also be considering other ways that people may be able to give their time.

As mentioned the financial recession is affecting many families. We will continue to work with other agencies in supporting those affected and to look for new ways to provide support as well as the tried and tested ways.

STRUCTURE, GOVERNANCE AND MANAGEMENT
REFERENCE AND ADMINISTRATIVE DETAILS

Structure and Governance

HSCB is a company limited by guarantee governed by its Memorandum and Articles of Association dated 5th April 2005 (amended 9 June 2015). Including the activities of its predecessor organisation HSCB has been delivering family support services since its launch in 1984.

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

Sue Fuchter Chair
Enid Miller Treasurer
Patricia Marchbank
Alison Packer
Peter Raza
Nigel Taylor

All of the Trustees of the Charity are also directors of the charity and their responsibilities include all the responsibilities of directors under the Companies Acts and of Trustees under the Charities Act.

Day to day management of the charity is delegated to the Chief Executive Linda Johnson

Company Secretary

Linda Johnson

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2023

Staff during the year ending March 2023

Staff	Role	Additional responsibilities
Linda Johnson	CEO	Own My Life
Janine Henderson	Coordinator South Beds	Coordinator Luton
Clare Diggins	Coordinator Mid Beds	Own My Life
Colette Fletcher	EPEC	Coordinator South Beds
Margaret McShane	Administrator	

Reference and Administrative details

Registered Company Number:

5414484 (Registered in England and Wales)

Registered Charity Number

1109262

Registered Office

The Annexe,
Downside Neighbourhood Centre,
Oakwood Ave.,
Dunstable
LU5 4AS

Independent Examiner

BW Wilson
Chartered Accountant
4 Saturn Close
Leighton Buzzard
LU7 3UU

Bankers

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

Cambridge and Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank Ltd.
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

HOME-START CENTRAL BEDFORDSHIRE

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2023**

Hampshire Trust Bank
55 Bishopsgate
London
EC2N 3AS

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

**Report of the Trustees and
Unaudited Financial Statements
Year Ended 31 March 2023**

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2023

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Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) TRUSTEES' REPORT Year ended 31 March 2023 Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2023. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter

Mrs A M Packer

Mrs A Kelly (resigned 15/07/2022)

Mr P Raza

Mrs P A Marchbank

Mr N C Taylor

Mrs E M Miller

Secretary and administration

Mrs L Johnson

The Annexe 3

Downside Neighbourhood Centre

Dunstable

LU5 4AS

Bankers

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling

Kent,

ME19 4JQ

Cambridge & Counties Bank

Charnwood Court

New Walk

Leicester

LE1 6TE

Hampshire Trust Bank

55 Bishopsgate

London

EC2N 3AS

Nationwide Building Society

One Threadneedle Street

London

EC2R 8AW

Shawbrook Bank

Lutea House

Warley Hill Business Park

The Drive, Great Warley

Brentwood

CM13 3BE.

Redwood Bank

The Nexus Building Broadway

Letchworth Garden City

SG6 3TA

Independent examiner

B W Wilson

Accountant

4 Saturn Close

Leighton Buzzard

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) **TRUSTEES' REPORT (continued) Year ended 31 March 2023**

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, nonjudgemental and confidential support to families in their own homes.

Financial Review

However, like all charities we are facing rising costs, particularly office costs such as energy. At the same time we are expecting demand for our services to grow as the economy weakens.

Specific donations have been used to restart Helping Hands in schools.

Our running costs such as staff and volunteer mileage expenses have once again been greatly reduced due to the pandemic which we have added to our reserves.

Our main funding which is from the local authority continues to be insecure and the contracts are for one year only. Payments are also very delayed resulting in a need to keep reserves to cover this.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) TRUSTEES' REPORT (continued) Year ended 31 March 2023

Income for the year totalled £230,460 (2022: £207,050) and expenditure £188,631 (2022: £176,383) resulting in a surplus of £41,829 (2022: surplus £30,667)

Plans for the future

We continue to seek other sources of income to improve the sustainability of our funding since we are heavily reliant on contracts with the local authority. However there has been no increase for many years. We are fortunate in having sufficient reserves to help us through this difficult time.

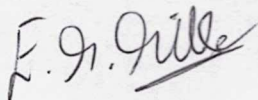
We are investing money into the improvement of our systems to enable us to be more efficient and ensure the effective stewardship of our volunteers, donors and service users. This should also have a positive effect on our long-term sustainability.

Plans for the future

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises.

This report was approved by the Trustees on 9 November 2023 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee).
Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire



LU7 3UU

9 November 2023

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2023

			2023	2022
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		208,310	17,889	226,199
Investment income	3	4,261	-	4,261
Total incoming resources		212,571	17,889	230,460
RESOURCES EXPENDED				
Charitable activities				
Family support		166,943	17,889	184,832
Governance costs		3,799		3,799
Total resources expended		170,742	17,889	188,631
Net incoming resources and movement in funds		41,829	-	41,829
Reconciliation of funds				
Total funds brought forward		454,593		454,593
Total funds carried forward		496,422	-	496,422

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2023

		Unrestricted	Restricted	2023	2022
		funds	funds	Total	Total
	Note	£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	94	-	94	-
Cash at bank in hand		499,341	-	499,341	483,812
		<u>499,435</u>	<u>-</u>	<u>499,435</u>	<u>483,812</u>
CREDITORS:					
Amounts falling due within one year	8	(3,013)	(-)	(3,013)	(29,219)
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
NET CURRENT ASSETS					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
NET ASSETS					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
FUNDS					
Unrestricted funds	9			496,422	454,593
				<u>496,422</u>	<u>454,593</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023, in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

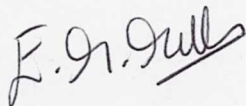
- (a) Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;

- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 9 November 2023 and were signed on its behalf by:

Mrs E M Miller

A handwritten signature in dark ink, appearing to read 'E. M. Miller', with a horizontal line drawn through the signature.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS Year ended 31 March 2023

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

2 Accounting policies (continued) Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2023	2022
	£	£
Bank interest	4,261	1,752
	<u> </u>	<u> </u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 (2022: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2022	2023
	£	£
Wages and salaries	106,048	103,489
Other pension costs	8,811	8,630
	<u>114,859</u>	<u>112,119</u>

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

6	Fixed assets	Office	furniture & equipment Cost
	At 1 April 2022		14,205
	Additions		-
	At 31 March 2023		14,205
	Depreciation		
	At 1 April 2022		14,205
	Charge for year		-
	At 31 March 2023		14,205
	Net book value at 31 March 2023		-
	Net book value at 31 March 2022		-

7 Debtors: amounts falling due within one year

	2023	2022
	£	£
Prepayments	94	-

8 Creditors: amounts falling due within one year

	2023	2022
	£	£
Payroll taxes (PAYE & NIC)	(1,661)	(1,536)
Grants prepaid	(-)	(18,559)
Other creditors	(1,352)	(9,124)
	(3,013)	(29,219)

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

9 Movement in funds

	At 1 April 2022 £	Net movement in year £	At 31 March 2023 £
Unrestricted funds			
General fund	454,593	41,829	496,422
	<u> </u>	<u> </u>	<u> </u>
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
Helping Hands	2,050	2,050	-
Beds and Luton CF Luton Project	1,519	1,519	-
Beds Police - Helping Hands	1,000	1,000	-
Own My Life	495	495	-
CBC Focus Groups	7,835	7,835	-
HS UK Grants	4,990	4,990	-
	<u>17,889</u>	<u>17,889</u>	<u>-</u>

10 Pension commitments

The company participates in the "TPT Retirement Solutions – The Growth Plan", 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 £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

10 Pension commitments (continued)

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. 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 2019 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 has 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.

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2023	31 March 2022	31 March 2021
	£ 166	£ 260	£ 1,017

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2023	Year ending 31 March 2022
	£	£
Provision at start of period	260	1,017
Unwinding of the discount factor (interest expense)	5	6
Deficit contribution paid	(95)	(257)
Remeasurements - impact of any change in assumptions	(4)	(6)
Remeasurements - amendments to the contribution schedule	-	(500)
Provision at end of period	166	260

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2023	Period Ending 31 March 2022
	£	£
Interest expense	5	6
Remeasurements – impact of any change in assumptions	(4)	(6)
Remeasurements – amendments to the contribution schedule	-	(500)
Contributions paid in respect of future service*	8,014	7,784
Costs recognised in income and expenditure account	8,611	8,042

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

ASSUMPTIONS

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

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2023	31 March 2022	31 March 2021
	£	£	£
Year 1	95	95	257
Year 2	79	95	265
Year 3	-	79	273
Year 4	-	-	234

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

- 11 Contingent liability**
Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2022 the liability would be £5,013. (30 September 2021 £7,166)
- 12 Controlling party**
There is no ultimate controlling party.
- 13 Company limited by guarantee**
Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
DETAILED STATEMENT OF FINANCIAL ACTIVITIES Year ended 31 March 2023

2023 2022

£ £

INCOMING RESOURCES

Voluntary Income		
Core funding grant	139,000	115,000
Other grants	67,889	73,155
Donations and sales	19,310	16,583
	—	—
	226,199	205,298
Investment income	4,261	1,752
	—	—
Total incoming resources	230,460	207,050
RESOURCES EXPENDED		
Charitable activities		
Staff costs	106,048	103,489
Pension costs and life assurance	8,811	8,630
Rent and rates	1,180	9278
Insurance and security	1,528	1,435
Repairs and renewals	-	-
Telephone	5,397	5,371
Postage and stationery	1,188	1,249
Staff recruitment	-	-
Hardship fund	306	64
Staff expenses	1,530	579
Volunteer expenses	460	92
Volunteer support	640	1,464
Volunteer training	241	149
Refreshments	334	159
Training	234	722
Bank charges	144	192
Computer expenses	962	1,143
Project costs:	8,187	11,131
Publicity and fund-raising expenses	5,914	639
Marketing	39,600	24,000

Cleaning	2,106	2,047
Miscellaneous	-	-
Fixtures and fittings	22	179
	—	—
	184,832	172,012
	—	—
Governance costs		
Legal fees	48	48
Committee expenses	24	32
Home-Start annual and accreditation fees	3,727	4,291
PQASSO fee & audit	-	-
Sundries (AGM costs)	-	-
	—	—
	3,799	4,371
	—	—
Total resources expended	188,631	176,383
	—	—
Net income	41,829	30,667
	—	—

This page does not form part of the statutory financial statements

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

**Report of the Trustees and
Unaudited Financial Statements
Year Ended 31 March 2023**

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2023

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HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) TRUSTEES' REPORT Year ended 31 March 2023 Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2023. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows:

Mrs S E Fuchter	Mrs A M Packer
Mrs A Kelly (resigned 15/07/2022)	Mr P Raza
Mrs P A Marchbank	Mr N C Taylor
Mrs E M Miller	

Secretary and administration

Mrs L Johnson
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Shawbrook Bank
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
CM13 3BE.

Redwood Bank
The Nexus Building Broadway
Letchworth Garden City
SG6 3TA

Independent examiner

B W Wilson
Accountant
4 Saturn Close

Leighton Buzzard

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) **TRUSTEES' REPORT (continued) Year ended 31 March 2023**

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, nonjudgemental and confidential support to families in their own homes.

Financial Review

However, like all charities we are facing rising costs, particularly office costs such as energy. At the same time we are expecting demand for our services to grow as the economy weakens.

Specific donations have been used to restart Helping Hands in schools.

Our running costs such as staff and volunteer mileage expenses have once again been greatly reduced due to the pandemic which we have added to our reserves.

Our main funding which is from the local authority continues to be insecure and the contracts are for one year only. Payments are also very delayed resulting in a need to keep reserves to cover this.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee) TRUSTEES' REPORT (continued) Year ended 31 March 2023

Income for the year totalled £230,460 (2022: £207,050) and expenditure £188,631 (2022: £176,383) resulting in a surplus of £41,829 (2022: surplus £30,667)

Plans for the future

We continue to seek other sources of income to improve the sustainability of our funding since we are heavily reliant on contracts with the local authority. However there has been no increase for many years. We are fortunate in having sufficient reserves to help us through this difficult time.

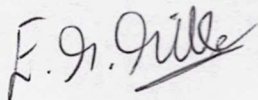
We are investing money into the improvement of our systems to enable us to be more efficient and ensure the effective stewardship of our volunteers, donors and service users. This should also have a positive effect on our long-term sustainability.

Plans for the future

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months' operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises.

This report was approved by the Trustees on 9 November 2023 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a company limited by guarantee).
Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire



LU7 3UU

9 November 2023

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2023

			2023	2022
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		208,310	17,889	226,199
Investment income	3	4,261	-	4,261
Total incoming resources		212,571	17,889	230,460
RESOURCES EXPENDED				
Charitable activities				
Family support		166,943	17,889	184,832
Governance costs		3,799		3,799
Total resources expended		170,742	17,889	188,631
Net incoming resources and movement in funds		41,829	-	41,829
Reconciliation of funds				
Total funds brought forward		454,593		454,593
Total funds carried forward		496,422	-	496,422

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2023

		Unrestricted	Restricted	2023	2022
		funds	funds	Total	Total
	Note	£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	94	-	94	-
Cash at bank in hand		499,341	-	499,341	483,812
		<u>499,435</u>	<u>-</u>	<u>499,435</u>	<u>483,812</u>
CREDITORS:					
Amounts falling due within one year	8	(3,013)	(-)	(3,013)	(29,219)
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
NET CURRENT ASSETS					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
NET ASSETS					
		<u>496,422</u>	<u>-</u>	<u>496,422</u>	<u>454,593</u>
FUNDS					
Unrestricted funds	9			496,422	454,593
				<u>496,422</u>	<u>454,593</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023. in accordance with s476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

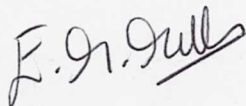
- (a) Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;

- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 9 November 2023 and were signed on its behalf by:

Mrs E M Miller

A handwritten signature in dark ink, appearing to read 'E. M. Miller', with a horizontal line drawn through the signature.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS Year ended 31 March 2023

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

2 Accounting policies (continued) Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2023	2022
	£	£
Bank interest	4,261	1,752
	<u> </u>	<u> </u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 (2022: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2022	2023
	£	£
Wages and salaries	106,048	103,489
Other pension costs	8,811	8,630
	<u>114,859</u>	<u>112,119</u>

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

6	Fixed assets	Office	furniture & equipment Cost
	At 1 April 2022		14,205
	Additions		-
	At 31 March 2023		14,205
	Depreciation		
	At 1 April 2022		14,205
	Charge for year		-
	At 31 March 2023		14,205
	Net book value at 31 March 2023		-
	Net book value at 31 March 2022		-

7 Debtors: amounts falling due within one year

	2023	2022
	£	£
Prepayments	94	-

8 Creditors: amounts falling due within one year

	2023	2022
	£	£
Payroll taxes (PAYE & NIC)	(1,661)	(1,536)
Grants prepaid	(-)	(18,559)
Other creditors	(1,352)	(9,124)
	(3,013)	(29,219)

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

9 Movement in funds

	At 1 April 2022 £	Net movement in year £	At 31 March 2023 £
Unrestricted funds			
General fund	454,593	41,829	496,422
	<u> </u>	<u> </u>	<u> </u>
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
Helping Hands	2,050	2,050	-
Beds and Luton CF Luton Project	1,519	1,519	-
Beds Police - Helping Hands	1,000	1,000	-
Own My Life	495	495	-
CBC Focus Groups	7,835	7,835	-
HS UK Grants	4,990	4,990	-
	<u>17,889</u>	<u>17,889</u>	<u>-</u>

10 Pension commitments

The company participates in the "TPT Retirement Solutions – The Growth Plan", 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 £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee) NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

10 Pension commitments (continued)

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. 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 2019 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 has 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.

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2023	31 March 2022	31 March 2021
	£ 166	£ 260	£ 1,017

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2023	Year ending 31 March 2022
	£	£
Provision at start of period	260	1,017
Unwinding of the discount factor (interest expense)	5	6
Deficit contribution paid	(95)	(257)
Remeasurements - impact of any change in assumptions	(4)	(6)
Remeasurements - amendments to the contribution schedule	-	(500)
Provision at end of period	166	260

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2023	Period Ending 31 March 2022
	£	£
Interest expense	5	6
Remeasurements – impact of any change in assumptions	(4)	(6)
Remeasurements – amendments to the contribution schedule	-	(500)
Contributions paid in respect of future service*	8,014	7,784
Costs recognised in income and expenditure account	8,611	8,042

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

ASSUMPTIONS

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

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2023	31 March 2022	31 March 2021
	£	£	£
Year 1	95	95	257
Year 2	79	95	265
Year 3	-	79	273
Year 4	-	-	234

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued) Year ended 31 March 2023

- 11 Contingent liability**
Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2022 the liability would be £5,013. (30 September 2021 £7,166)
- 12 Controlling party**
There is no ultimate controlling party.
- 13 Company limited by guarantee**
Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

HOME-START CENTRAL BEDFORDSHIRE (A company limited by guarantee)
DETAILED STATEMENT OF FINANCIAL ACTIVITIES Year ended 31 March 2023

2023 2022

£ £

INCOMING RESOURCES

Voluntary Income		
Core funding grant	139,000	115,000
Other grants	67,889	73,155
Donations and sales	19,310	16,583
	—	—
	226,199	205,298
Investment income	4,261	1,752
	—	—
Total incoming resources	230,460	207,050
RESOURCES EXPENDED		
Charitable activities		
Staff costs	106,048	103,489
Pension costs and life assurance	8,811	8,630
Rent and rates	1,180	9278
Insurance and security	1,528	1,435
Repairs and renewals	-	-
Telephone	5,397	5,371
Postage and stationery	1,188	1,249
Staff recruitment	-	-
Hardship fund	306	64
Staff expenses	1,530	579
Volunteer expenses	460	92
Volunteer support	640	1,464
Volunteer training	241	149
Refreshments	334	159
Training	234	722
Bank charges	144	192
Computer expenses	962	1,143
Project costs:	8,187	11,131
Publicity and fund-raising expenses	5,914	639
Marketing	39,600	24,000

Cleaning	2,106	2,047
Miscellaneous	-	-
Fixtures and fittings	22	179
	—	—
	184,832	172,012
	—	—
Governance costs		
Legal fees	48	48
Committee expenses	24	32
Home-Start annual and accreditation fees	3,727	4,291
PQASSO fee & audit	-	-
Sundries (AGM costs)	-	-
	—	—
	3,799	4,371
	—	—
Total resources expended	188,631	176,383
	—	—
Net income	41,829	30,667
	—	—

This page does not form part of the statutory financial statements

Accounts

REGISTERED COMPANY NUMBER: 5414484 (England and Wales)
REGISTERED CHARITY NUMBER: 1109262

**REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2022
FOR HOME-START CENTRAL BEDFORDSHIRE**

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Central Bedfordshire (HSCB) offers support, friendship and practical help to parents and children. To help give children the best possible start in life, HSCB supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community.

The objects for which Home-Start Central Bedfordshire was established are:

- to safeguard, protect and preserve the good health, both mental and physical of children and parents of children
- 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 areas of Bedfordshire, Luton and Milton Keynes.

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Charitable activities

HSCB offers a unique service, recruiting and training volunteers - who are usually parents themselves —to visit families at home to offer informal, friendly and confidential support.

In addition to our family support work we also work to reduce the impact of domestic abuse through preventative education and through providing one to one support and group work for survivors of domestic abuse.

ACHIEVEMENT AND PERFORMANCE

Family Support Service

We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well being and better family relationships.

HSCB recruits, trains and manages volunteers with parenting experience to support vulnerable families. After attending an initial twenty four hour Preparation Course Home- Start volunteers are carefully matched with a family, and visit for a period of time with a planned set of outcomes to work towards.

We provide early help support to families but also work with families where children are “child in need” or on a child protection plan.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022

We work in partnership with a number of other agencies and receive referrals from other professionals such as Health Visitors, Social Care, Children's Centres and schools.

A volunteer is carefully matched with the family giving regard to such matters as their own skills, experience and availability. They will visit the family in their home for two to three hours each week.

The type of support depends on the family's needs.

This could be:

- Emotional support to help parents find ways to manage and resolve problems
- Listening visits for parents with mental ill health
- Encouragement and support to attend Children's Centres and local resources
- Assistance with attending medical appointments
- Advocacy
- Assistance and mentoring with managing children's behaviour
- Modelling good parenting
- Embedding parenting strategies e.g after attending parenting programmes
- Assistance and mentoring with developing household routines
- Assistance and mentoring with cleaning and decluttering the house
- Help with budgeting, nutrition and meal planning, cooking and making the home safe
- Translation services on an informal basis
- School readiness
- Support both in and after leaving Refuge for parents and children who have fled domestic abuse

As a non-statutory organization many families find being supported by a parent volunteer less threatening and stigmatizing. Research has shown that our support increases parental confidence in bringing up children, enables families to access local services, reduces isolation for parents and children and generally increases resilience in families making a lasting impact.

Home-Visiting Support

The pandemic persisted in making home visiting difficult during the year, particularly in the winter, due to government advice, the rapid spread of the virus and concern from both families and volunteers around visiting at home.

Phone and online support continued to be given and home visiting was restarted where both families and volunteers were happy to do this and subject to health and safety measures.

Consequently referrals in were fewer than pre-pandemic.

At 31st March 2022:

138 **Central Bedfordshire** families were referred for home visiting or phone support.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022

50 families had volunteer support
53 families received office support
35 were waiting to be matched

47 families from Luton were referred for support
At 31st March 2022

18 families had volunteer support
20 families received office support
9 were waiting to be matched

We were grateful that BBC Children in Need agreed to carry over an underspend which has allowed us to continue to run the Luton project to the end of the financial year. Funding from a grant from John Lewis and Partners will enable us to proceed for a further six months.

The SEND Parent Mentor project began in September 2020 as a small 18 month pilot project funded by Central Beds Council. Parents of children with Special Educational Needs and Disabilities received an average of 6 weeks support by trained volunteers who were also parents of SEND children, with the objectives of offering emotional support and practical help and knowledge around the pathways and services available.

Over the year the project continued to grow in popularity and the waiting list was large and waiting times therefore long.

On 31st March 2022

128 families were referred for support
45 families were waiting for support
58 families had received volunteer support
25 had received office support

We have a robust monitoring and evaluation system based on the Outcomes Star which tracks each family's journey of change to ensure that the support given is sufficient and correct. The type of support given may change at review. This year the main reasons for wanting support continued to be coping with feeling isolated, coping with mental ill health (child and parents) and managing children's behaviour.

The five parameters tracked were parent's health and well-being, children's health and well-being, more confident and positive parenting and improvements in the family home.

Domestic Abuse Services

The Need

It is estimated that one in four women and one in six men will experience domestic abuse at some point in their lifetime. This may include years of psychological abuse.

Children are often the silent victims of domestic abuse. In homes where domestic violence occurs, 90% of children are in the same or next room during an incident.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022

A further 62% of children living with domestic abuse are directly harmed by the perpetrator of the abuse, in addition to the harm caused by witnessing the abuse of others. In Central Bedfordshire alone, in 2015 there were 3,238 police incidents of domestic abuse recorded - over eight incidents reported per day. An estimated 350 children live with high risk domestic abuse and a further 300 living with medium risk abuse that are currently visible to services. "Central Bedfordshire Council Domestic Abuse Strategy 2016-20

Our response

Alongside our home visiting service for women and their children in Refuge and after leaving Refuge we also were part of a consortium with other domestic abuse services in the Bedfordshire area to deliver services for victims across the area. The project was called Safety Net.

Our part in this was to deliver the **Own My Life course** (funded by the Office of the Police and Crime Commissioner). This project ceased in March 2022 but we are continuing to run Own My Life funded from reserves.

Own My Life

Own My Life is a ten week programme. The purpose of the course is to educate and empower women who have been subject to domestic abuse to regain ownership of their own lives.

We continued to run the course online, both during the day and in an evening which made it more accessible to women from all around the county, including those who were working during the day or looking after children.

We ran five Own My Life courses between April 2021 and March 2022.

91 women were referred into the course.

43 women attended Own My Life. The women were parents to 76 children.

Significant increases in emotional and physical health were reported.

Helping Hands

Helping Hands is a six week course developed by Women's Aid for children aged between 7 and 11.

The objectives of the course are for children

- to understand their right to a safe home environment,
- develop resilience and good self esteem,
- to realise how their behaviour affects others and
- to learn to manage strong feelings without violence and gain a knowledge of non violent problem solving skills.

We were really pleased to be able to restart running Helping Hands as schools began to let people in from outside. We are thankful to the Rotary Club of Sandy who have funded four programmes to be run in Sandy Primary schools. The schools choose the children they think would benefit the most from the programme. This has included children who have experienced domestic abuse at home, children who are living in difficult situations as well as children who have low self esteem and confidence or struggle to manage their emotions.

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022**

12 children took part in the Helping Hands programme.

Mental Ill Health Services

A significant number of our referrals continued to be for families affected by mental ill health. Not surprisingly the pandemic caused levels of anxiety to increase for many families.

For some parents having the regular weekly call or visit from a volunteer to provide emotional support and to listen made a real difference. Some volunteers also helped with home schooling activities using the internet or sending ideas of activities for families to do together particularly during the periods of lockdown.

Brighter Start Group for women with post natal depression and anxiety

As we were not able to deliver a face to face Brighter Start group this continued to be held online. The women were able to talk through issues and concerns and to gain support and friendship from each other.

6 women attended the group over the year. (11 children in the family).

It was decided that the group would end in September due to staffing capacity and because there were alternative groups now available. The women could stay in touch and meet as friends or could attend the Revive groups that were now being held at the Children's Centres.

Empowering Parents, Empowering Communities

Over the year we continued to deliver the Empowering Parents Empowering Communities programme (EPEC) on behalf of Central Bedfordshire Council.

(EPEC) is a programme from the Centre for Parent and Child Support, South London and Maudsley NHS Foundation Trust. EPEC parenting courses are led by local parent facilitators who have completed accredited EPEC training and receive ongoing training, supervision and support to ensure safe, high quality, and effective practice.

Parents attend eight weekly two-hour sessions. During these sessions, parents learn strategies for improving the quality of their interactions with their child, reducing negative child behaviour and increasing their efficacy and confidence in parenting. The sessions involve group discussions, demonstrations, role play and homework assignments.

EPEC is underpinned by rigorous research and practice evidence showing a significant impact on children's social, emotional and behavioural outcomes, parenting, family resilience and social capital. The programme encourages engagement in other local services and wider community resources. EPEC has been independently rated as an effective, low cost parenting programme (EiF, 2016, AIFS, 2015).

Impact

- Improved parenting and family resilience through teaching well-evidenced parenting strategies and methods.

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2022

- Greater understanding of managing family stress.
- Increased social capital and employability through training parent group facilitators.

We have continued to deliver both the Being a Parent and Being a Parent of a Child with Autism programmes online as parents expressed that this made it more accessible. As Central Bedfordshire is a large area it is difficult to find a convenient place to run a face to face group. The Autism course has proved to be particularly popular. Using an online evening delivery as well as daytime has also meant that more parents are able to attend without the need for childcare.

We also ran another Group Facilitator training course and trained a further **6 parents** to facilitate the EPEC programmes.

Number parents attending Being a Parent	22
Number of parents attending Being a Parent of a Child with Autism	88
TOTAL	110

Focus Group Facilitation

We were asked by Central Bedfordshire Council to run seven Focus Groups as part of their consultation process for the new Family Hubs model. 52 parents took part in these.

We trained up a further four volunteers to join our Focus Group team to facilitate the groups.

Financial Help for Families

We were really pleased to be the delivery partner for Bedfordshire and Luton Community Foundation Winter Hardship appeal again and gave out £4500 in grants to families to help with fuel bills and warm clothing and bedding.

We were also thankful for vouchers from John Lewis and Waitrose to buy goods such as food and children's mattresses and beds. In addition two families were the recipient of a Magical Christmas donated by John Lewis which was much appreciated.

Volunteers

This year has been another difficult year for everybody as a result of the ongoing pandemic and we are therefore very grateful for the selflessness of our volunteers who have given them time and energy to help others.

Some volunteers have had to rest from their role over the year though due to other responsibilities or were unwell themselves. Others were less comfortable giving phone support and preferred to wait until we are able to return to home visiting.

Volunteer training

Volunteers are at the very heart of our service delivery. We ran a further 3 Preparation (induction) Courses, one online and two in person. This year a further **34** volunteers joined our team.

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2022

No of volunteers in Central Beds	69
No of volunteers in Luton	23
No of SEND volunteers	15
No of EPEC volunteers	12
Own My Life volunteer	1
TOTAL	120

Our volunteers come from a wide range of social, educational and employment backgrounds. They are also from different age groups and cultures. Many use volunteering as a way into work or education particularly in the fields of social care, nursing and midwifery.

Our volunteers attend a 24 hour Preparation Course before being placed with families which includes training on safeguarding, domestic abuse, confidentiality and equal opportunities and also attend a mandatory yearly safeguarding update and ongoing training. They complete diary sheets after each visit and have 6-8 weekly supervision with a paid Coordinator. There are regular ongoing training sessions throughout the year both in house and also from outside speakers.

Training

We continue to offer ongoing training to our volunteers. This year we have held a number of online sessions including Suicide Awareness and Coercive Control and Domestic Abuse.

Our thanks to our volunteers without whom there would be no Home-Start.

FINANCIAL REVIEW

Financial Review

We have been able to maintain funding from contracts and grants to continue our main projects but will need to consider funding for the Luton project moving forward and whether home visiting is the best way of supporting Luton families.

Own My Life funding from the OPCC has now come to an end so we are pleased that we have enough reserves to be able to continue with this.

We are very thankful for the kindness of individuals, businesses in sending us donations which will enable us to continue with projects that are now not funded by grantmakers and to consider alternative ways of supporting families as well as offering financial aid in the form of goods, clothes and food vouchers.

We were particularly grateful to be the chosen charity for both the Mayor of Dunstable Cllr. Martin and the Mayor of Leighton Buzzard Cllr. Kharawala. Their hard work through holding a number of fundraising events resulted in significant donations to our charity which will be used in the support of families.

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £250,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2022

deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises.

Plans for the future

We are fortunate to keep our core funding for the coming year from the Central Bedfordshire Council. They have also continued the funding for EPEC.

We continue to seek other sources of income to improve the sustainability of our funding and to finance new projects to meet the needs identified in the community. With the likelihood of a financial depression in the future there is uncertainty as to the impact this will have on our funding and the way we can continue our work. We are fortunate in having sufficient reserves to help us through this difficult time.

We are investing money into an improvement of our systems to enable us to be more efficient and ensure the effective stewardship of our volunteers, donors and service users. This should also have a positive effect on our long term sustainability.

The work of HSCB would not be possible without the generous support of organisations, trusts and individuals in giving grants, money, quilts, toys and necessary items for our families in need to whom we are very grateful.

A special thank you to our wonderful volunteers who donated both time and expenses.

Future Plans and Risks

Our main risk is from the effects of the COVID-19 pandemic and the rise in the cost of living due to the pandemic and the war in Ukraine. As yet the long term financial impact for us as a charity is unknown.

Global problems and wars have led to an increase in the cost of living and an influx of refugees. We will continue to work with other agencies to find ways of helping families affected as we move forward.

STRUCTURE, GOVERNANCE AND MANAGEMENT
REFERENCE AND ADMINISTRATIVE DETAILS

Structure and Governance

HSCB is a company limited by guarantee governed by its Memorandum and Articles of Association dated 5th April 2005 (amended 9 June 2015). Including the activities of its predecessor organisation HSBC has been delivering family support services since its launch in 1984.

The members of the Board of Trustees of the Charity during the year ended 31st March 2022 were:

Sue Fuchter Chair
Enid Miller Treasurer
Alison Kelly
Patricia Marchbank
Alison Packer

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2022

Peter Raza
Nigel Taylor

All of the Trustees of the Charity are also directors of the charity and their responsibilities include all the responsibilities of directors under the Companies Acts and of Trustees under the Charities Act.

Day to day management of the charity is delegated to the Chief Executive Linda Johnson

Company Secretary

Linda Johnson

Staff during the year ending March 2022

Staff	Role	Additional responsibilities
Linda Johnson	Chief Executive	Own My Life /Brighter Start
Janine Henderson	Coordinator Luton	Coordinator South Beds
Clare Diggins	Coordinator Mid Beds	Own My Life
Colette Fletcher	EPEC	Coordinator South Beds
Margaret McShane	Administrator	

Reference and Administrative details

Registered Company Number:

5414484 (Registered in England and Wales)

Registered Charity Number

1109262

Registered Office

The Annexe,
Downside Neighbourhood Centre,
Oakwood Ave.,
Dunstable
LU5 4AS

Independent Examiner

BW Wilson
Chartered Accountant
4 Saturn Close
Leighton Buzzard
LU7 3UU

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill

Cambridge and Counties Bank
Charnwood Court
New Walk

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2022

West Malling
Kent
ME19 4JQ

Leicester
LE1 6TE

Shawbrook Bank Ltd.
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

Hampshire Trust Bank
55 Bishopsgate
London
EC2N 3AS

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

Report of the Trustees and Unaudited Financial Statements Year Ended 31 March 2022

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2022

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HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT

Year ended 31 March 2022

Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2022. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows

Mrs S E Fuchter

Mrs A Kelly (resigned 15/07/2022)

Mrs P A Marchbank

Mrs E M Miller

Mrs A M Packer

Mr P Raza

Mr N C Taylor (appointed 21/10/2021)

Secretary and administration

Mrs L Johnson

The Annexe

Downside Neighbourhood Centre

Dunstable

LU5 4AS

Bankers

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling

Kent

ME19 4JQ

Cambridge & Counties Bank

Charnwood Court

New Walk

Leicester

LE1 6TE

Hampshire Trust Bank

55 Bishopsgate

London

EC2N 3AS

Nationwide Building Society

One Threadneedle Street

London

EC2R 8AW

Shawbrook Bank

Lutea House

Warley Hill Business Park

The Drive, Great Warley

Brentwood

CM13 3BE.

Redwood Bank

The Nexus Building Broadway

Letchworth Garden City

SG6 3TA

Independent examiner

B W Wilson

Accountant

4 Saturn Close

Leighton Buzzard

LU7 3UU

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2022

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes.

Financial Review

We have been able to maintain funding from contracts, grants and donations to continue our main projects. In addition we have been able to distribute fuel grants from Bedfordshire and Luton Community Foundation Winter Hardship project and give out donations of goods and essential items such as bedding, nappies, toys and clothing to benefit families in financial need.

Specific donations have been used to restart Helping Hands in schools.

Our running costs such as staff and volunteer mileage expenses have once again been greatly reduced due to the pandemic which we have added to our reserves.

Our main funding which is from the local authority continues to be insecure and the contracts are for one year only. Payments are also very delayed resulting in a need to keep reserves to cover this.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2022

We are no longer funded from the Office of the Police and Crime Commissioner to run the Own My Life programme; this will now be funded from reserves.

Given our reliance on local authority income and the need to diversify our income streams the Trustees have decided to invest some reserves into an Improvement plan which should lead to a better diversity of funding and improved services for all stakeholders.

Income for the year totalled £207,050 (2021: £238,393) and expenditure £176,383 (2021: £182,332) resulting in a surplus of £30,667 (2021: surplus £56,061)

Plans for the future

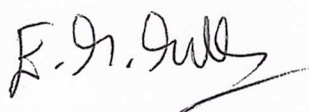
The impact of the pandemic on the mental health of both children and parents, alongside the current cost of living crisis, are two of the main concerns that we will be looking at ways to address. Our reserves will enable us to begin new projects or grow our current services.

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, relocation costs if it were necessary to move our premises and a repair and renewals fund.

This report was approved by the Trustees on 9 November 2022 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a private company limited by guarantee). Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire
LU7 3UU



28 November 2022

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2022

			2022	2021
	Note	Unrestricted funds £	Restricted funds £	Total funds £
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		132,144	73,154	205,298
Investment income	3	1,752	-	1,752
Total incoming resources		133,896	73,154	207,050
RESOURCES EXPENDED				
Charitable activities				
Family support		98,858	73,154	172,012
Governance costs		4,371	-	4,371
Total resources expended		103,229	73,154	176,383
Net incoming resources and movement in funds		30,667	-	30,667
Reconciliation of funds				
Total funds brought forward		423,926	-	423,926
Total funds carried forward		454,593	-	454,593

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2022

	Note	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
		£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	-	-	-	90
Cash at bank in hand		465,253	18,559	483,812	459,604
		<u>465,253</u>	<u>18,559</u>	<u>483,812</u>	<u>459,694</u>
CREDITORS:					
Amounts falling due within one year	8	(10,660)	(18,559)	(29,219)	(35,768)
NET CURRENT ASSETS		<u>454,593</u>	<u>-</u>	<u>454,593</u>	<u>423,926</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		454,593	-	454,593	423,926
NET ASSETS		<u>454,593</u>	<u>-</u>	<u>454,593</u>	<u>423,926</u>
FUNDS					
Unrestricted funds	9			454,593	423,926
				<u>454,593</u>	<u>423,926</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2022, in accordance with s476 of the Companies Act 2006.

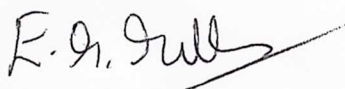
The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 9 November 2022 and were signed on its behalf by:

Mrs E M Miller



(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

2 Accounting policies (continued)

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2022	2021
	£	£
Bank interest	1,752	2,854
	<u>1,752</u>	<u>2,854</u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 (2021: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2022	2021
	£	£
Wages and salaries	103,489	111,268
Other pension costs	8,630	9,287
	<u>112,119</u>	<u>120,555</u>

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

6 Fixed assets

	Office furniture & equipment
Cost	
At 1 April 2021	14,205
Additions	-
	<u>14,205</u>
At 31 March 2022	
Depreciation	
At 1 April 2021	14,205
Charge for year	-
	<u>14,205</u>
At 31 March 2022	
Net book value at 31 March 2022	<u>-</u>
Net book value at 31 March 2021	<u>-</u>

7 Debtors: amounts falling due within one year

	2022	2021
	£	£
Prepayments	-	90
	<u>-</u>	<u>90</u>

8 Creditors: amounts falling due within one year

	2022	2021
	£	£
Payroll taxes (PAYE & NIC)	(1,536)	(1,833)
Grants prepaid	(18,559)	(20,021)
Other creditors	(9,124)	(13,914)
	<u>(29,219)</u>	<u>(35,768)</u>

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

9 Movement in funds

	At 1 April 2021 £	Net movement in year £	At 31 March 2022 £
Unrestricted funds			
General fund	423,926	30,667	454,593
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
-			
BBC Children in Need - Luton	14,234	14,234	-
Beds and Luton CF Surviving Winter	4,976	4,976	-
Helping Hands	1,683	1,683	-
Own My Life	9,000	9,000	-
EPEC	40,000	40,000	-
BLCF grants	150	150	-
HS UK grants	3,111	3,111	-
	73,154	73,154	-

10 Pension commitments

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

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

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

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)

Year ended 31 March 2022

10 Pension commitments (continued)

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. 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 2019 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 has 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.

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2022	31 March 2021	31 March 2020
	£ 260	£ 1,017	£ 1,205

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2022	Year ending 31 March 2021
	£	£
Provision at start of period	1,017	1,205
Unwinding of the discount factor (interest expense)	6	27
Deficit contribution paid	(257)	(250)
Remeasurements - impact of any change in assumptions	(6)	35
Remeasurements - amendments to the contribution schedule	(500)	-
Provision at end of period	260	1,017

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2022	Period Ending 31 March 2021
	£	£
Interest expense	6	27
Remeasurements – impact of any change in assumptions	(6)	35
Remeasurements – amendments to the contribution schedule (500)		-
Contributions paid in respect of future service*	7,784	7,557
Costs recognised in income and expenditure account	8,042	7,806

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

ASSUMPTIONS

	31 March 2022	31 March 2021	31 March 2020
	% per annum	% per annum	% per annum
Rate of discount	2.35	.66	2.53

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.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2022	31 March 2021	31 March 2020
	£	£	£
Year 1	95	257	250
Year 2	95	265	257
Year 3	79	273	265
Year 4	-	234	273
Year 5	-	-	234
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

11 Contingent liability

Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2021 the liability would be £7,166.

12 Controlling party

There is no ultimate controlling party.

13 Company limited by guarantee

Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2022

	2022 £	2021 £
INCOMING RESOURCES		
Voluntary Income		
Core funding grant	115,560	115,000
Other grants	73,155	90,381
Donations	16,583	30,158
	205,298	235,539
Investment income	1,752	2,854
Total incoming resources	207,050	238,393
RESOURCES EXPENDED		
Charitable activities		
Staff costs	103,489	112,268
Pension costs and life assurance	8,630	9,287
Rent and rates	9,278	90
Insurance and security	1,435	1,466
Repairs and renewals	-	-
Telephone	5,371	5,064
Postage and stationery	1,249	911
Staff recruitment	-	-
Hardship fund	64	-
Staff expenses	579	217
Volunteer expenses	92	63
Volunteer support	1,464	722
Volunteer training	149	243
Refreshments	159	5
Training	722	216
Bank charges	192	138
Computer expenses	1,143	4,337
Project costs:	11,131	18,160
Publicity and fund-raising expenses	639	1,225
Marketing	24,000	24,000
Cleaning	2,047	1,138
Miscellaneous	-	-
Fixtures and fittings	179	330
	172,012	178,880
Governance costs		
Legal fees	48	48
Committee expenses	32	-
Home-Start annual and accreditation fees	4,291	3,479
PQASSO fee & audit	-	-
Sundries (AGM costs)	-	(75)
	4,371	3,452
Total resources expended	176,383	182,332
Net income	30,667	56,061

This page does not form part of the statutory financial statements

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

Report of the Trustees and Unaudited Financial Statements Year Ended 31 March 2022

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2022

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Balance sheet	6
Notes to the financial statements	7

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT

Year ended 31 March 2022

Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2022. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows

Mrs S E Fuchter

Mrs A Kelly (resigned 15/07/2022)

Mrs P A Marchbank

Mrs E M Miller

Mrs A M Packer

Mr P Raza

Mr N C Taylor (appointed 21/10/2021)

Secretary and administration

Mrs L Johnson

The Annexe

Downside Neighbourhood Centre

Dunstable

LU5 4AS

Bankers

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling

Kent

ME19 4JQ

Cambridge & Counties Bank

Charnwood Court

New Walk

Leicester

LE1 6TE

Hampshire Trust Bank

55 Bishopsgate

London

EC2N 3AS

Nationwide Building Society

One Threadneedle Street

London

EC2R 8AW

Shawbrook Bank

Lutea House

Warley Hill Business Park

The Drive, Great Warley

Brentwood

CM13 3BE.

Redwood Bank

The Nexus Building Broadway

Letchworth Garden City

SG6 3TA

Independent examiner

B W Wilson

Accountant

4 Saturn Close

Leighton Buzzard

LU7 3UU

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2022

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 13 March 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes.

Financial Review

We have been able to maintain funding from contracts, grants and donations to continue our main projects. In addition we have been able to distribute fuel grants from Bedfordshire and Luton Community Foundation Winter Hardship project and give out donations of goods and essential items such as bedding, nappies, toys and clothing to benefit families in financial need.

Specific donations have been used to restart Helping Hands in schools.

Our running costs such as staff and volunteer mileage expenses have once again been greatly reduced due to the pandemic which we have added to our reserves.

Our main funding which is from the local authority continues to be insecure and the contracts are for one year only. Payments are also very delayed resulting in a need to keep reserves to cover this.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2022

We are no longer funded from the Office of the Police and Crime Commissioner to run the Own My Life programme; this will now be funded from reserves.

Given our reliance on local authority income and the need to diversify our income streams the Trustees have decided to invest some reserves into an Improvement plan which should lead to a better diversity of funding and improved services for all stakeholders.

Income for the year totalled £207,050 (2021: £238,393) and expenditure £176,383 (2021: £182,332) resulting in a surplus of £30,667 (2021: surplus £56,061)

Plans for the future

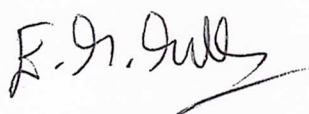
The impact of the pandemic on the mental health of both children and parents, alongside the current cost of living crisis, are two of the main concerns that we will be looking at ways to address. Our reserves will enable us to begin new projects or grow our current services.

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £277,000 in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, relocation costs if it were necessary to move our premises and a repair and renewals fund.

This report was approved by the Trustees on 9 November 2022 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a private company limited by guarantee). Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire
LU7 3UU



28 November 2022

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2022

			2022	2021
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		132,144	73,154	205,298
Investment income	3	1,752	-	1,752
Total incoming resources		133,896	73,154	207,050
RESOURCES EXPENDED				
Charitable activities				
Family support		98,858	73,154	172,012
Governance costs		4,371	-	4,371
Total resources expended		103,229	73,154	176,383
Net incoming resources and movement in funds		30,667	-	30,667
Reconciliation of funds				
Total funds brought forward		423,926	-	423,926
Total funds carried forward		454,593	-	454,593

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2022

		Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	Note	£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	-	-	-	90
Cash at bank in hand		465,253	18,559	483,812	459,604
		<u>465,253</u>	<u>18,559</u>	<u>483,812</u>	<u>459,694</u>
CREDITORS:					
Amounts falling due within one year	8	(10,660)	(18,559)	(29,219)	(35,768)
NET CURRENT ASSETS		<u>454,593</u>	<u>-</u>	<u>454,593</u>	<u>423,926</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		454,593	-	454,593	423,926
NET ASSETS		<u>454,593</u>	<u>-</u>	<u>454,593</u>	<u>423,926</u>
FUNDS					
Unrestricted funds	9			454,593	423,926
				<u>454,593</u>	<u>423,926</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2022, in accordance with s476 of the Companies Act 2006.

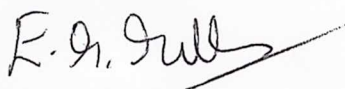
The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 9 November 2022 and were signed on its behalf by:

Mrs E M Miller



(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
Year ended 31 March 2022

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

2 Accounting policies (continued)

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2022	2021
	£	£
Bank interest	1,752	2,854
	<u>1,752</u>	<u>2,854</u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 (2021: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2022	2021
	£	£
Wages and salaries	103,489	111,268
Other pension costs	8,630	9,287
	<u>112,119</u>	<u>120,555</u>

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

6 Fixed assets

	Office furniture & equipment
Cost	
At 1 April 2021	14,205
Additions	-
	<u>14,205</u>
At 31 March 2022	
Depreciation	
At 1 April 2021	14,205
Charge for year	-
	<u>14,205</u>
At 31 March 2022	
Net book value at 31 March 2022	<u>-</u>
Net book value at 31 March 2021	<u>-</u>

7 Debtors: amounts falling due within one year

	2022	2021
	£	£
Prepayments	-	90
	<u>-</u>	<u>90</u>

8 Creditors: amounts falling due within one year

	2022	2021
	£	£
Payroll taxes (PAYE & NIC)	(1,536)	(1,833)
Grants prepaid	(18,559)	(20,021)
Other creditors	(9,124)	(13,914)
	<u>(29,219)</u>	<u>(35,768)</u>

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)

Year ended 31 March 2022

9 Movement in funds

	At 1 April 2021 £	Net movement in year £	At 31 March 2022 £
Unrestricted funds			
General fund	423,926	30,667	454,593
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
-			
BBC Children in Need - Luton	14,234	14,234	-
Beds and Luton CF Surviving Winter	4,976	4,976	-
Helping Hands	1,683	1,683	-
Own My Life	9,000	9,000	-
EPEC	40,000	40,000	-
BLCF grants	150	150	-
HS UK grants	3,111	3,111	-
	73,154	73,154	-

10 Pension commitments

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

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

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

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)

Year ended 31 March 2022

10 Pension commitments (continued)

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. 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 2019 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 has 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.

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2022	31 March 2021	31 March 2020
	£ 260	£ 1,017	£ 1,205

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2022	Year ending 31 March 2021
	£	£
Provision at start of period	1,017	1,205
Unwinding of the discount factor (interest expense)	6	27
Deficit contribution paid	(257)	(250)
Remeasurements - impact of any change in assumptions	(6)	35
Remeasurements - amendments to the contribution schedule	(500)	-
Provision at end of period	260	1,017

(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2022	Period Ending 31 March 2021
	£	£
Interest expense	6	27
Remeasurements – impact of any change in assumptions	(6)	35
Remeasurements – amendments to the contribution schedule (500)		-
Contributions paid in respect of future service*	7,784	7,557
Costs recognised in income and expenditure account	8,042	7,806

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

ASSUMPTIONS

	31 March 2022	31 March 2021	31 March 2020
	% per annum	% per annum	% per annum
Rate of discount	2.35	.66	2.53

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.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2022	31 March 2021	31 March 2020
	£	£	£
Year 1	95	257	250
Year 2	95	265	257
Year 3	79	273	265
Year 4	-	234	273
Year 5	-	-	234
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2022

11 Contingent liability

Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2021 the liability would be £7,166.

12 Controlling party

There is no ultimate controlling party.

13 Company limited by guarantee

Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2022

	2022 £	2021 £
INCOMING RESOURCES		
Voluntary Income		
Core funding grant	115,560	115,000
Other grants	73,155	90,381
Donations	16,583	30,158
	205,298	235,539
Investment income	1,752	2,854
Total incoming resources	207,050	238,393
RESOURCES EXPENDED		
Charitable activities		
Staff costs	103,489	112,268
Pension costs and life assurance	8,630	9,287
Rent and rates	9,278	90
Insurance and security	1,435	1,466
Repairs and renewals	-	-
Telephone	5,371	5,064
Postage and stationery	1,249	911
Staff recruitment	-	-
Hardship fund	64	-
Staff expenses	579	217
Volunteer expenses	92	63
Volunteer support	1,464	722
Volunteer training	149	243
Refreshments	159	5
Training	722	216
Bank charges	192	138
Computer expenses	1,143	4,337
Project costs:	11,131	18,160
Publicity and fund-raising expenses	639	1,225
Marketing	24,000	24,000
Cleaning	2,047	1,138
Miscellaneous	-	-
Fixtures and fittings	179	330
	172,012	178,880
Governance costs		
Legal fees	48	48
Committee expenses	32	-
Home-Start annual and accreditation fees	4,291	3,479
PQASSO fee & audit	-	-
Sundries (AGM costs)	-	(75)
	4,371	3,452
Total resources expended	176,383	182,332
Net income	30,667	56,061

This page does not form part of the statutory financial statements

Accounts

REGISTERED COMPANY NUMBER: 5414484 (England and Wales)
REGISTERED CHARITY NUMBER: 1109262

**REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2021
FOR HOME-START CENTRAL BEDFORDSHIRE**

**REPORT OF THE TRUSTEES
For the Year Ended 31 March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Central Bedfordshire (HSCB) offers support, friendship and practical help to parents and children. To help give children the best possible start in life, HSCB supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community.

The objects for which Home-Start Central Bedfordshire was established are:

- to safeguard, protect and preserve the good health, both mental and physical of children and parents of children
- 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 areas of Bedfordshire, Luton and Milton Keynes.

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Charitable activities

HSCB offers a unique service, recruiting and training volunteers - who are usually parents themselves —to visit families at home to offer informal, friendly and confidential support.

In addition to our family support work we also work to reduce the impact of domestic abuse through preventative education and through providing one to one support and group work for survivors of domestic abuse.

ACHIEVEMENT AND PERFORMANCE

Family Support Service

We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well being and better family relationships.

HSCB recruits, trains and manages volunteers with parenting experience to support vulnerable families. After attending an initial twenty four hour Preparation Course Home- Start volunteers are carefully matched with a family, and visit for a period of time with a planned set of outcomes to work towards.

We provide early help support to families but also work with families where children are “child in need” or on a child protection plan.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2021

We work in partnership with a number of other agencies and receive referrals from other professionals such as Health Visitors, Social Care, Children's Centres and schools.

A volunteer is carefully matched with the family giving regard to such matters as their own skills, experience and availability. They will visit the family in their home for two to three hours each week.

The type of support depends on the family's needs.

This could be:

- Emotional support to help parents find ways to manage and resolve problems
- Listening visits for parents with mental ill health
- Encouragement and support to attend Children's Centres and local resources
- Assistance with attending medical appointments
- Advocacy
- Assistance and mentoring with managing children's behaviour
- Modelling good parenting
- Embedding parenting strategies e.g after attending parenting programmes
- Assistance and mentoring with developing household routines
- Assistance and mentoring with cleaning and decluttering the house
- Help with budgeting, nutrition and meal planning, cooking and making the home safe
- Translation services on an informal basis
- School readiness
- Support both in and after leaving Refuge for parents and children who have fled domestic abuse

As a non-statutory organization many families find being supported by a parent volunteer less threatening and stigmatizing. Research has shown that our support increases parental confidence in bringing up children, enables families to access local services, reduces isolation for parents and children and generally increases resilience in families making a lasting impact.

Home-Visiting Support

Lockdown and other restrictions due to the pandemic meant that we were not able to offer our volunteer home visiting service. As a result we quickly adapted our service to phone and online support. In order to ensure that our volunteers were equipped to work in this way we gained a grant from Beds and Luton Community Foundation which enabled us to develop and deliver phone support training – Phone Start.

However some families elected to wait until we could return to support in the home.

At 31st March 2021:

127 families were referred from **Central Bedfordshire** for home visiting support.

65 families had volunteer support

33 families received office support

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2021

29 were waiting to be matched

47 families from Luton were referred for support
At 31st March 2021

26 families had volunteer support

13 families received office support

8 were waiting to be matched

The SEND Parent Mentor project began in September 2020 as an 18 month pilot project funded by Central Beds Council. Parents of children with Special Educational Needs and Disabilities received an average of 6 weeks support by trained volunteers who were also parents of SEND children, with the objectives of offering emotional support and practical help and knowledge around the pathways and services available.

Over the summer of 2020 we recruited and trained a cohort of 12 SEND Parent Mentor volunteers.

On 31st March 2021

10 families were waiting for support

30 families had received volunteer support

11 had received office support

We have a robust monitoring and evaluation system based on the Outcomes Star which tracks each families journey of change in order to ensure that the support given is sufficient and correct. The type of support given may change at review. This year the main reasons for wanting support were coping with feeling isolated, coping with mental ill health and managing children's behaviour.

The five parameters tracked were parent's health and well-being, children's health and well-being, more confident and positive parenting and improvements in the family home.

Domestic Abuse Services

The Need

It is estimated that one in four women and one in six men will experience domestic abuse at some point in their lifetime. This may include years of psychological abuse.

Children are often the silent victims of domestic abuse. In homes where domestic violence occurs, 90% of children are in the same or next room during an incident.

A further 62% of children living with domestic abuse are directly harmed by the perpetrator of the abuse, in addition to the harm caused by witnessing the abuse of others. In Central Bedfordshire alone, in 2015 there were 3,238 police incidents of domestic abuse recorded - over eight incidents reported per day. An estimated 350 children live with high risk domestic abuse and a further 300 living with medium risk abuse that are currently visible to services. "Central Bedfordshire Council Domestic Abuse Strategy 2016-20

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2021

Our response

Alongside our home visiting service for women and their children in Refuge and after leaving Refuge we also were part of a consortium with other domestic abuse services in the Bedfordshire area to deliver services for victims across the area. The project was called Safety Net. Our part in this was to deliver the **Own My Life course** (funded by the Office of the Police and Crime Commissioner).

Own My Life

Own My Life is a ten week programme. The purpose of the course is to educate and empower women who have been subject to domestic abuse to regain ownership of their own lives.

Due to the pandemic we were no longer able to run the Pattern Changing courses as they are not designed for online delivery. However we were able to be a part of the first cohort to be trained to deliver the new Own My Life course which has similar content to Pattern Changing but was also possible to be delivered online through videos and individual and group work.

We began the first delivery of the course online over the summer of 2020. The course was very well received and as it was run in an evening was accessible to women all around the county including those who were working during the day or looking after children.

We ran five Own My Life courses between July 2020 and March 2021. All were held online and were attended by 43 women from different areas of Bedfordshire. Significant increases in emotional and physical health were reported.

Helping Hands

Helping Hands is a six week course developed by Women's Aid for children aged between 7 and 11.

The objectives of the course are for children

- to understand their right to a safe home environment,
- develop resilience and good self esteem,
- to realise how their behaviour affects others and
- to learn to manage strong feelings without violence and gain a knowledge of non violent problem solving skills.

Due to the lockdown and later restrictions on outside services entering schools unfortunately we had to suspend delivery of Helping Hands.

However we are planning to restart the course in the autumn and have adapted some of the materials to be particularly helpful for children who are experiencing mental health issues and anxiety.

Mental Ill Health Services

A significant number of our referrals continued to be for families affected by mental ill health. Not surprisingly the pandemic caused levels of anxiety to increase for many families.

REPORT OF THE TRUSTEES
For the Year Ended 31 March 2021

For some parents having the regular weekly call from a volunteer to provide emotional support and to listen made a real difference. Some volunteers also helped with home schooling activities using the internet or sending ideas of activities for families to do together particularly during the periods of lockdown.

Brighter Start Group for women with post natal depression and anxiety

As we were not able to deliver a face to face Brighter Start group this was moved to an online group where the women were able to talk through issues and concerns and to gain support and friendship from each other.

We also played games as a way of fun into the evenings in what was an otherwise anxious year. We are planning to restart the group in our building in September and to take on new members. 9 women attended the group over the year. (15 children in the family).

Videos

We realized that a good way of reaching families was through producing short films and advertising them on line. This resulted from a contract with Central Beds Council to deliver training to parents about the development of the teenage brain and how it affects behaviour. This also included strategies to help parents. Our target group was 300 parents in the South Beds area. Soon after beginning delivery of the workshops the pandemic occurred and we were not able to continue. We therefore developed the **Teenage Brain workshop** online using animations on our Youtube channel. This resulted in a greatly expanded reach (2300 views) and good feedback from parents.

Building Resilience for Children videos

We therefore applied for a small grant from BBC Children in Need to develop two short animated taster videos around helping children with resilience. Parents could then click through to our website for expanded help and ideas to help their children's emotional health. These again proved to be a popular way of reaching parents.

Empowering Parents, Empowering Communities

Over the year we continued to deliver the Empowering Parents Empowering Communities programme (EPEC) on behalf of Central Bedfordshire Council.

(EPEC) is a programme from the Centre for Parent and Child Support, South London and Maudsley NHS Foundation Trust. EPEC parenting courses are led by local parent facilitators who have completed accredited EPEC training and receive ongoing training, supervision and support to ensure safe, high quality, and effective practice.

Parents attend nine weekly two-hour sessions. During these sessions, parents learn strategies for improving the quality of their interactions with their child, reducing negative child behaviour and increasing their efficacy and confidence in parenting. The sessions involve group discussions, demonstrations, role play and homework assignments.

EPEC is underpinned by rigorous research and practice evidence showing a significant impact on children's social, emotional and behavioural outcomes, parenting, family resilience and social capital. The programme encourages engagement in other local services and wider community

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2021

resources. EPEC has been independently rated as an effective, low cost parenting programme (EiF, 2016, AIFS, 2015).

Impact

- Improved parenting and family resilience through teaching well-evidenced parenting strategies and methods.
- Greater understanding of managing family stress.
- Increased social capital and employability through training parent group facilitators.

As with our other group work we had to suspend face to face group work due to the CoVid 19 pandemic. We have worked hard to adapt the programme to delivery online and were able to continue to deliver both the Being a Parent and Being a Parent of a Child with Autism programmes. The Autism course has proved to be particularly popular and using an online evening delivery has also meant that more parents are able to attend.

Number parents attending Being a Parent	23
Number of parents attending Being a Parent of a Child with Autism	41

Financial Help for Families

More families suffered from financial issues over the last year with some work being furloughed and others losing employment. We were able to help through two schemes.

1. We were pleased to be chosen to be the delivery partner for Bedfordshire and Luton Community Foundation Surviving Winter appeal and gave out £4000 in grants to families to help with fuel bills and warm clothing and bedding.
2. We also gained a grant from Home-Start UK to give away £1045 of goods, toys and caring bags to families.

Volunteers

This year has been a difficult year for everybody and we are therefore very grateful for the selflessness of our volunteers who have given them time to help others. Some volunteers have had to rest from their role over the year though as they had other responsibilities such as home schooling children or were unwell themselves. Others were less comfortable giving phone support and preferred to wait until we are able to return to home visiting.

Volunteer training

Volunteers are at the very heart of our service delivery. We adapted the Preparation Course to be delivered online and ran two courses. This year we recruited and trained a further **19** volunteers (7 home visiting and 12 SEND Parent Mentors).

Over 20/21

No of volunteers in Central Beds	76
No of volunteers in Luton	25
No of SEND volunteers	12

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2021

TOTAL	118
--------------	------------

Our volunteers come from a wide range of social, educational and employment backgrounds. They are also from different age groups and cultures. Many use volunteering as a way into work or education particularly in the fields of social care, nursing and midwifery. We usually provide a placement each year to a BSc Social Work student from the University of Bedfordshire but this year have not been able to due to CoVid19.

Our volunteers attend a 24 hour Preparation Course before being placed with families which includes training on safeguarding, domestic abuse, confidentiality and equal opportunities and also attend a mandatory yearly safeguarding update and ongoing training. They complete diary sheets after each visit and have 6-8 weekly supervision with a paid Co-ordinator. There are regular ongoing training sessions throughout the year both in house and also from outside speakers.

Training

We have had a full training programme this year both as a way of ensuring a professional service and also to keep our volunteers engaged and to feel a part of the Home-Start community. All of the sessions have been delivered online. We have particularly focused on Special Educational Needs and Disabilities and we have had a variety of outside speakers. Our training has included talks from the Sexual Assault Referral Centre, an Own My Life taster session, Dyslexia and Autism and Puberty. We have been grateful for some small training grants which have enabled us to be able to offer a number of training sessions on Autism and also Suicide Awareness.

Our thanks to our volunteers without whom there would be no Home-Start.

FINANCIAL REVIEW

Financial Review

We have been able to maintain funding from contracts and grants to continue our main projects. In addition we have been able to add in other services, specifically around helping families and children through the pandemic. This has been possible through grants and donations from businesses and the public. These funding streams have also enabled us to be able to distribute fuel grants such as through the Bedfordshire and Luton Community Foundation Surviving Winter project and other goods to benefit families in financial need.

Our running costs such as staff and volunteer mileage expenses have been greatly reduced due to not being able to travel as a result of the pandemic which has added to our reserves.

We also have the Helping Hands projects on hold at the moment until we are able to return to going into schools. Donations for this project are being held until that time.

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £250,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises.

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2021

Plans for the future

We are fortunate to keep our core funding for the coming year from the Central Bedfordshire Council. They have also continued the funding for EPEC. BBC Children in Need grant will come to an end in January and further work will be funded from reserves.

We continue to seek other sources of income to improve the sustainability of our funding and to finance new projects to meet the needs identified in the community. With the likelihood of a financial depression in the future, due to Coronavirus, there is uncertainty as to the impact this will have on our funding and the way we can continue our work. We are fortunate in having sufficient reserves to help us through this difficult time.

The work of HSCB would not be possible without the generous support of organisations, trusts and individuals in giving grants, money, quilts, toys and necessary items for our families in need to whom we are very grateful.

A special thank you to our wonderful volunteers who donated both time and expenses.

Future Plans and Risks

Our main risk is from the current COVID-19 pandemic. As yet the long term financial impact for us as a charity is unknown.

We also anticipate that the numbers of families requiring support will increase as we come out of the pandemic and that families who were already vulnerable have become more vulnerable.

On the positive side we have been able to innovate and adapt and have learned new ways of working that are successful and increase accessibility.

We will continue to look for new effective ways to help families as we move forward.

STRUCTURE, GOVERNANCE AND MANAGEMENT

REFERENCE AND ADMINISTRATIVE DETAILS

Structure and Governance

HSCB is a company limited by guarantee governed by its Memorandum and Articles of Association dated 5th April 2005 (amended 9 June 2015). Including the activities of its predecessor organisation HSBC has been delivering family support services since its launch in 1984.

The members of the Board of Trustees of the Charity during the year ended 31st March 2021 were:

Sue Fuchter Chair
Enid Miller Treasurer
Alison Kelly
Patricia Marchbank
Alison Packer
Peter Raza

All of the Trustees of the Charity are also directors of the charity and their responsibilities include all the responsibilities of directors under the Companies Acts and of Trustees under the Charities Act.

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2021

Day to day management of the charity is delegated to the Chief Executive Linda Johnson

Company Secretary

Linda Johnson

Staff during the year ending March 2021

Staff	Role	Additional responsibilities
Linda Johnson	Chief Executive	Own My Life /Brighter Start
Janine Henderson	Co-ordinator Luton	Co-ordinator South Beds
Clare Diggins	Co-ordinator Mid Beds	Own My Life
Colette Fletcher	EPEC	Co-ordinator South Beds
Annette Brown	Co-ordinator South Beds	
Margaret McShane	Administrator	

Reference and Administrative details

Registered Company Number:

5414484 (Registered in England and Wales)

Registered Charity Number

1109262

Registered Office

The Annexe,
Downside Neighbourhood Centre,
Oakwood Ave.,
Dunstable
LU5 4AS

Independent Examiner

BW Wilson
Chartered Accountant
4 Saturn Close
Leighton Buzzard
LU7 3UU

Bankers

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

Cambridge and Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank Ltd.

Nationwide Building Society

HOME-START CENTRAL BEDFORDSHIRE

REPORT OF THE TRUSTEES For the Year Ended 31 March 2021

Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Kings Park Road
Moulton Park
Northampton
NN3 6NW

Hampshire Trust Bank
55 Bishopsgate
London
EC2N 3AS

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

Report of the Trustees and

Unaudited Financial Statements

Year Ended 31 March 2021

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2021

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Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT

Year ended 31 March 2021

Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2021. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows

Mrs S E Fuchter
Mrs A Kelly
Mrs P A Marchbank
Mrs E M Miller

Mrs A M Packer
Mr P Raza
Mrs T Dunn (resigned 22 May 2020)

Secretary and administration

Mrs L Johnson
The Annexe
Downside Neighbourhood Centre
Dunstable
LU5 4AS

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Hampshire Trust Bank
55 Bishopsgate
London
EC2N 3AS

Nationwide Building Society
One Threadneedle Street
London
EC2R 8AW

Shawbrook Bank
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
CM13 3BE.

Independent examiner

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
LU7 3UU

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
TRUSTEES' REPORT (continued)
Year ended 31 March 2021

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 9 June 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes.

Financial review

We have been able to maintain funding from contracts and grants to continue our main projects. In addition we have been able to add in other services, specifically around helping families and children through the pandemic. This has been possible through grants and donations from businesses and the public. These funding streams have also enabled us to be able to distribute fuel grants such as through the Bedfordshire and Luton Community Foundation Surviving Winter project and other goods to benefit families in financial need.

Our running costs such as staff and volunteer mileage expenses have been greatly reduced due to not being able to travel as a result of the pandemic which has added to our reserves.

We also have the Helping Hands projects on hold at the moment until we are able to return to going into schools. Donations for this project are being held until that time.

Income for the year totalled £238,393 (2020: £193,283) and expenditure £182,332 (2020: £194,633) resulting in a surplus of £56,061 (2020: deficit £1,350)

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2021

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £250,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises

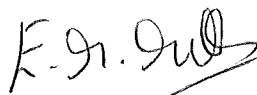
Plans for the future

We are fortunate to keep our core funding for the coming year from the Central Bedfordshire Council. They have also continued the funding for EPEC. BBC Children in Need grant will come to an end in January and further work will be funded from reserves.

We continue to seek other sources of income to improve the sustainability of our funding and to finance new projects to meet the needs identified in the community. With the likelihood of a financial depression in the future, due to Coronavirus, there is uncertainty as to the impact this will have on our funding and the way we can continue our work. We are fortunate in having sufficient reserves to help us through this difficult time

This report was approved by the Trustees on 20 October 2021 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a private company limited by guarantee). Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire
LU7 3UU



02/11/2021

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2021

			2021	2020
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		152,428	83,111	235,539
Investment income	3	2,854	-	2,854
Total incoming resources		<u>155,282</u>	<u>83,111</u>	<u>238,393</u>
RESOURCES EXPENDED				
Charitable activities				
Family support		95,769	83,111	178,880
Governance costs		3,452	-	3,452
Total resources expended		<u>99,221</u>	<u>83,111</u>	<u>182,332</u>
Net incoming (2020-outgoing) resources and movement in funds		56,061	-	56,061
Reconciliation of funds				
Total funds brought forward		<u>367,865</u>	<u>-</u>	<u>367,865</u>
Total funds carried forward		<u><u>423,926</u></u>	<u><u>-</u></u>	<u><u>423,926</u></u>

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2021

	Note	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
		£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	90	-	90	3,312
Cash at bank in hand		439,583	20,021	459,604	387,002
		<u>439,673</u>	<u>20,021</u>	<u>459,694</u>	<u>390,314</u>
CREDITORS:					
Amounts falling due within one year	8	(15,747)	(20,021)	(35,768)	(22,449)
NET CURRENT ASSETS		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		423,926	-	423,926	367,865
NET ASSETS		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
FUNDS					
Unrestricted funds	9			423,926	367,865
				<u>423,926</u>	<u>367,865</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021. in accordance with s476 of the Companies Act 2006.

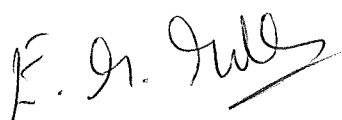
The trustees acknowledge their responsibilities for

- Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 20 October 2021 and were signed on its behalf by:

Mrs E M Miller



HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
Year ended 31 March 2021

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

2 Accounting policies (continued)

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2021	2020
	£	£
Bank interest	2,854	4,224
	<u>=====</u>	<u>=====</u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 (2020: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2021	2020
	£	£
Wages and salaries	111,268	108,025
Other pension costs	9,287	8,403
	<u>=====</u>	<u>=====</u>
	<u>120,555</u>	<u>116,428</u>

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

6 Fixed assets

	Office furniture & equipment
Cost	
At 1 April 2020	14,205
Additions	-
At 31 March 2021	14,205
Depreciation	
At 1 April 2020	14,205
Charge for year	-
At 31 March 2021	14,205
Net book value at 31 March 2021	-
Net book value at 31 March 2020	-

7 Debtors: amounts falling due within one year

	2021	2020
	£	£
Prepayments	90	3,312

8 Creditors: amounts falling due within one year

	2021	2020
	£	£
Payroll taxes (PAYE & NIC)	(1,833)	(1,600)
Grants prepaid	(20,021)	(16,950)
Other creditors	(13,914)	(3,899)
	(35,768)	(22,449)

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

9 Movement in funds

	At 1 April 2020 £	Net movement in year £	At 31 March 2021 £
Unrestricted funds			
General fund	367,865	56,061	423,926
	<u>=====</u>	<u>=====</u>	<u>=====</u>
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
-			
BBC Children in Need - Luton	22,671	22,671	-
BBC Children In Need – Booster Grant	3,000	3,000	-
Beds & Luton CF Surviving Winter	4,324	4,324	-
Pattern Changing	9,266	9,266	-
EPEC	40,000	40,000	-
BLCF grants	3,850	3,850	-
	<u>83,111</u>	<u>83,111</u>	<u>-</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>

10 Pension commitments

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

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

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

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

10 Pension commitments (continued)

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

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

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

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

Deficit contributions

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

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

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

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

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2021	31 March 2020	31 March 2019
	£ 1,017	£ 1,205	£ 1,462

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2021	Year ending 31 March 2020
	£	£
Provision at start of period	1,205	1,462
Unwinding of the discount factor (interest expense)	27	19
Deficit contribution paid	(250)	(243)
Remeasurements - impact of any change in assumptions	35	(33)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	1,017	1,205

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2021	Period Ending 31 March 2020
	£	£
Interest expense	27	19
Remeasurements – impact of any change in assumptions	35	(33)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service*	7,557	7,858
Costs recognised in income and expenditure account	7,806	8,101

ASSUMPTIONS

	31 March 2021	31 March 2020	31 March 2019
	% per annum	% per annum	% per annum
Rate of discount	0.66	2.53	1.39

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.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2021	31 March 2020	31 March 2019
	£	£	£
Year 1	257	250	243
Year 2	265	257	250
Year 3	273	265	257
Year 4	234	273	265
Year 5	-	234	273
Year 6	-	-	234
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)

Year ended 31 March 2021

11 Contingent liability

Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2019 the liability would be £10,328.

12 Controlling party

There is no ultimate controlling party.

13 Company limited by guarantee

Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary Income		
Core funding grant	115,000	115,000
Other grants	90,381	64,612
Donations	30,158	9,447
	235,539	189,059
Investment income	2,854	4,224
Total incoming resources	238,393	193,283
RESOURCES EXPENDED		
Charitable activities		
Staff costs	111,268	108,025
Pension costs and life assurance	9,287	8,403
Rent and rates	90	88
Insurance and security	1,466	1,360
Repairs and renewals	-	-
Telephone	5,064	4,321
Postage and stationery	911	2,397
Staff recruitment	-	74
Hardship fund	-	-
Staff expenses	217	4,975
Volunteer expenses	63	2,369
Volunteer support	722	1,289
Volunteer training	243	520
Refreshments	5	780
Training	216	425
Bank charges	138	120
Computer expenses	4,337	1,273
Project costs:	18,160	12,912
Publicity and fund-raising expenses	1,225	13,877
Marketing	24,000	24,000
Cleaning	1,138	2,081
Miscellaneous	-	-
Fixtures and fittings	330	288
	178,880	189,577
Governance costs		
Legal fees	48	78
Committee expenses	-	353
Home-Start annual and accreditation fees	3,479	4,297
PQASSO fee & audit	-	-
Sundries (AGM costs)	(75)	328
	3,452	5,056
Total resources expended	182,332	194,633
Net income (2020: deficit)	56,061	(1,350)

This page does not form part of the statutory financial statements

A company limited by guarantee
Company Registration Number: 05414484
Registered Charity Number: 1109262

HOME-START CENTRAL BEDFORDSHIRE

Report of the Trustees and

Unaudited Financial Statements

Year Ended 31 March 2021

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

Year ended 31 March 2021

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Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT

Year ended 31 March 2021

Reference and administrative details

The trustees of Home-Start Central Bedfordshire present their report and financial statements for the year ended 31 March 2021. The accounts have been prepared in accordance with the recommendations of the Statement of Recommended Practice 2005-Accounting and Reporting by Charities (SORP 2005) and in accordance with applicable laws.

Officers and professional advisers

Trustees serving during the year and since the year end were as follows

Mrs S E Fuchter
Mrs A Kelly
Mrs P A Marchbank
Mrs E M Miller

Mrs A M Packer
Mr P Raza
Mrs T Dunn (resigned 22 May 2020)

Secretary and administration

Mrs L Johnson
The Annexe
Downside Neighbourhood Centre
Dunstable
LU5 4AS

Bankers

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

Cambridge & Counties Bank
Charnwood Court
New Walk
Leicester
LE1 6TE

Hampshire Trust Bank
55 Bishopsgate
London
EC2N 3AS

Nationwide Building Society
One Threadneedle Street
London
EC2R 8AW

Shawbrook Bank
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
CM13 3BE.

Independent examiner

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
LU7 3UU

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
TRUSTEES' REPORT (continued)
Year ended 31 March 2021

Structure, governance and management

The Charitable Company is controlled by the board of trustees within the terms of the governing document, a deed of trust and constitutes a company limited by guarantee under the terms of Memorandum and Articles of Association of 5 April 2005 (as amended 9 June 2015).

Day to day management is the responsibility of the Chief Executive.

Risk assessment and management

The trustees review the major risks to which the Charity is exposed and ensure that the appropriate controls are in place to provide reasonable assurance against fraud and error. Areas reviewed include:

- Lease of premises, office equipment and furniture
- Staff and redundancy costs
- Contract relationships
- Insurable risks, including public liability, employer's liability and property contents
- Precautions against the possibility of dishonesty.

Objectives and activities

Charitable objects

- Safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- Prevent cruelty to or maltreatment of children;
- Relieve sickness, poverty and need amongst children and parents of children;
- Promote the education of the public in better standards of childcare within in the areas of Bedfordshire, Luton and Milton Keynes

Achievement and performance

Charitable activities

The core activity for the year remained that of making available our trained and supervised volunteers to give free, non-judgemental and confidential support to families in their own homes.

Financial review

We have been able to maintain funding from contracts and grants to continue our main projects. In addition we have been able to add in other services, specifically around helping families and children through the pandemic. This has been possible through grants and donations from businesses and the public. These funding streams have also enabled us to be able to distribute fuel grants such as through the Bedfordshire and Luton Community Foundation Surviving Winter project and other goods to benefit families in financial need.

Our running costs such as staff and volunteer mileage expenses have been greatly reduced due to not being able to travel as a result of the pandemic which has added to our reserves.

We also have the Helping Hands projects on hold at the moment until we are able to return to going into schools. Donations for this project are being held until that time.

Income for the year totalled £238,393 (2020: £193,283) and expenditure £182,332 (2020: £194,633) resulting in a surplus of £56,061 (2020: deficit £1,350)

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

TRUSTEES' REPORT (continued)

Year ended 31 March 2021

Reserves policy

The Trustees have considered the likely risks to the charity over the year and have designated reserves of £250,000 as last year in order that the charity may be able to continue to operate or to wind down if appropriate. These include twelve months operating expenditure, pension fund deficit on closure, redundancy payments, equipment replacement and rent and relocation costs if it was necessary to move our premises

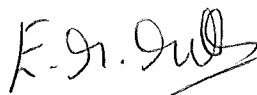
Plans for the future

We are fortunate to keep our core funding for the coming year from the Central Bedfordshire Council. They have also continued the funding for EPEC. BBC Children in Need grant will come to an end in January and further work will be funded from reserves.

We continue to seek other sources of income to improve the sustainability of our funding and to finance new projects to meet the needs identified in the community. With the likelihood of a financial depression in the future, due to Coronavirus, there is uncertainty as to the impact this will have on our funding and the way we can continue our work. We are fortunate in having sufficient reserves to help us through this difficult time

This report was approved by the Trustees on 20 October 2021 and signed on their behalf by:

Mrs E M Miller



INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START CENTRAL BEDFORDSHIRE (a private company limited by guarantee). Charity number 1109262. Company number 05414484

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 5 to 13.

Respective responsibilities of trustee and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. The charity's gross income did not exceed £250,000.

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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

B W Wilson
Accountant
4 Saturn Close
Leighton Buzzard
Bedfordshire
LU7 3UU



02/11/2021

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2021

			2021	2020
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		152,428	83,111	235,539
Investment income	3	2,854	-	2,854
Total incoming resources		<u>155,282</u>	<u>83,111</u>	<u>238,393</u>
RESOURCES EXPENDED				
Charitable activities				
Family support		95,769	83,111	178,880
Governance costs		3,452	-	3,452
Total resources expended		<u>99,221</u>	<u>83,111</u>	<u>182,332</u>
Net incoming (2020-outgoing) resources and movement in funds		56,061	-	56,061
Reconciliation of funds				
Total funds brought forward		<u>367,865</u>	<u>-</u>	<u>367,865</u>
Total funds carried forward		<u><u>423,926</u></u>	<u><u>-</u></u>	<u><u>423,926</u></u>

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
BALANCE SHEET
31 March 2021

	Note	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
		£	£	£	£
FIXED ASSETS	6	-	-	-	-
CURRENT ASSETS					
Debtors and prepayments	7	90	-	90	3,312
Cash at bank in hand		439,583	20,021	459,604	387,002
		<u>439,673</u>	<u>20,021</u>	<u>459,694</u>	<u>390,314</u>
CREDITORS:					
Amounts falling due within one year	8	(15,747)	(20,021)	(35,768)	(22,449)
NET CURRENT ASSETS		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		423,926	-	423,926	367,865
NET ASSETS		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
FUNDS					
Unrestricted funds	9			423,926	367,865
				<u>423,926</u>	<u>367,865</u>

The charitable company is entitled to exemption from audit under s477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021. in accordance with s476 of the Companies Act 2006.

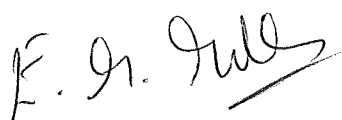
The trustees acknowledge their responsibilities for

- (a) Ensuring that the company keeps accounting records that comply with s386 and s387 of the Companies Act 2006 and;
- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 20 October 2021 and were signed on its behalf by:

Mrs E M Miller



HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
Year ended 31 March 2021

1 Status of Charitable Company

The Charitable Company is limited by guarantee. Each member of the company has undertaken to contribute up to £1 to the Charity Company's assets should it be wound up.

2 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005).

Incoming resources

Incoming resources are included in the Statement of Financial Activities when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost.

Grant income and grants for expenses are recognised in the Statement of Financial Activities and income and expenditure account in the year in which they are receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been apportioned to activities on a basis of time spent.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include an appropriate apportionment of management overheads.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice.

These costs include costs an allocation relating to support costs.

Fund accounting

Unrestricted funds are those funds which may be used towards meeting the objectives of the Charitable Company at the discretion of the Trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of restricted funds is set out in the notes to the financial statements.

Pension costs

The Charitable Company operates a defined contribution pension scheme. Contributions payable to the Charitable Company's pension scheme and are charged to the Statement of Charitable Activities in the period to which they relate.

Tangible fixed assets

Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Office furniture and equipment	100% on cost
--------------------------------	--------------

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

2 Accounting policies (continued)

Taxation

The Charitable Company, as a registered charity, is not liable to taxation. The Charitable Company cannot recover value added tax, and the expenditure where applicable is therefore included gross of the related value added tax.

Interest receivable

Interest on deposit and other accounts is allocated to income in the year in which it is receivable.

3 Investment income

	2021	2020
	£	£
Bank interest	2,854	4,224
	<u>=====</u>	<u>=====</u>

4 Trustees remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 (2020: nil)

Trustees were reimbursed expenses incurred during the year.

5 Staff costs

	2021	2020
	£	£
Wages and salaries	111,268	108,025
Other pension costs	9,287	8,403
	<u>=====</u>	<u>=====</u>
	<u>120,555</u>	<u>116,428</u>

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

6 Fixed assets

	Office furniture & equipment
Cost	
At 1 April 2020	14,205
Additions	-
At 31 March 2021	14,205
Depreciation	
At 1 April 2020	14,205
Charge for year	-
At 31 March 2021	14,205
Net book value at 31 March 2021	-
Net book value at 31 March 2020	-

7 Debtors: amounts falling due within one year

	2021	2020
	£	£
Prepayments	90	3,312

8 Creditors: amounts falling due within one year

	2021	2020
	£	£
Payroll taxes (PAYE & NIC)	(1,833)	(1,600)
Grants prepaid	(20,021)	(16,950)
Other creditors	(13,914)	(3,899)
	(35,768)	(22,449)

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

9 Movement in funds

	At 1 April 2020 £	Net movement in year £	At 31 March 2021 £
Unrestricted funds			
General fund	367,865	56,061	423,926
	<u>=====</u>	<u>=====</u>	<u>=====</u>
Restricted funds			
	Incoming Resources £	Resources expended £	Movement in year £
-			
BBC Children in Need - Luton	22,671	22,671	-
BBC Children In Need – Booster Grant	3,000	3,000	-
Beds & Luton CF Surviving Winter	4,324	4,324	-
Pattern Changing	9,266	9,266	-
EPEC	40,000	40,000	-
BLCF grants	3,850	3,850	-
	<u>83,111</u>	<u>83,111</u>	<u>-</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>

10 Pension commitments

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

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

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

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

10 Pension commitments (continued)

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

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

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

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

Deficit contributions

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

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

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

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

PRESENT VALUES OF PROVISION

Present value of provision	31 March 2021	31 March 2020	31 March 2019
	£ 1,017	£ 1,205	£ 1,462

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year ending 31 March 2021	Year ending 31 March 2020
	£	£
Provision at start of period	1,205	1,462
Unwinding of the discount factor (interest expense)	27	19
Deficit contribution paid	(250)	(243)
Remeasurements - impact of any change in assumptions	35	(33)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	1,017	1,205

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS (continued)
Year ended 31 March 2021

10 Pension commitments (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2021	Period Ending 31 March 2020
	£	£
Interest expense	27	19
Remeasurements – impact of any change in assumptions	35	(33)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service*	7,557	7,858
Costs recognised in income and expenditure account	7,806	8,101

ASSUMPTIONS

	31 March 2021	31 March 2020	31 March 2019
	% per annum	% per annum	% per annum
Rate of discount	0.66	2.53	1.39

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.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2021	31 March 2020	31 March 2019
	£	£	£
Year 1	257	250	243
Year 2	265	257	250
Year 3	273	265	257
Year 4	234	273	265
Year 5	-	234	273
Year 6	-	-	234
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

HOME-START CENTRAL BEDFORDSHIRE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)

Year ended 31 March 2021

11 Contingent liability

Should withdrawal from the employer pension scheme take place, the employer's share of the deficit to be funded would crystallise. As at 30 September 2019 the liability would be £10,328.

12 Controlling party

There is no ultimate controlling party.

13 Company limited by guarantee

Home Start Central Bedfordshire is a company limited by guarantee and does not have a share capital.

HOME-START CENTRAL BEDFORDSHIRE
(A company limited by guarantee)
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 March 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary Income		
Core funding grant	115,000	115,000
Other grants	90,381	64,612
Donations	30,158	9,447
	235,539	189,059
Investment income	2,854	4,224
Total incoming resources	238,393	193,283
RESOURCES EXPENDED		
Charitable activities		
Staff costs	111,268	108,025
Pension costs and life assurance	9,287	8,403
Rent and rates	90	88
Insurance and security	1,466	1,360
Repairs and renewals	-	-
Telephone	5,064	4,321
Postage and stationery	911	2,397
Staff recruitment	-	74
Hardship fund	-	-
Staff expenses	217	4,975
Volunteer expenses	63	2,369
Volunteer support	722	1,289
Volunteer training	243	520
Refreshments	5	780
Training	216	425
Bank charges	138	120
Computer expenses	4,337	1,273
Project costs:	18,160	12,912
Publicity and fund-raising expenses	1,225	13,877
Marketing	24,000	24,000
Cleaning	1,138	2,081
Miscellaneous	-	-
Fixtures and fittings	330	288
	178,880	189,577
Governance costs		
Legal fees	48	78
Committee expenses	-	353
Home-Start annual and accreditation fees	3,479	4,297
PQASSO fee & audit	-	-
Sundries (AGM costs)	(75)	328
	3,452	5,056
Total resources expended	182,332	194,633
Net income (2020: deficit)	56,061	(1,350)

This page does not form part of the statutory financial statements