

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

**REPORT OF THE TRUSTEES  
AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31<sup>st</sup> MARCH 2021  
FOR HOME-START CENTRAL BEDFORDSHIRE**

**REPORT OF THE TRUSTEES**  
**For the Year Ended 31 March 2021**

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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**

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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 31<sup>st</sup> 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**

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29 were waiting to be matched

**47 families from Luton were referred for support**

**At 31<sup>st</sup> 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 31<sup>st</sup> 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**

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**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**

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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

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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

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<b>TOTAL</b>	<b>118</b>
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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**

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**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 5<sup>th</sup> 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 31<sup>st</sup> 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

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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**

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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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## **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

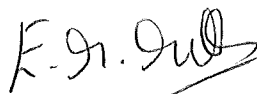
#### Plans for the future

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**

			<b>2021</b>	<b>2020</b>
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generated funds</b>				
Voluntary income		152,428	83,111	235,539
Investment income	3	2,854	-	2,854
<b>Total incoming resources</b>		<u>155,282</u>	<u>83,111</u>	<u>238,393</u>
<b>RESOURCES EXPENDED</b>				
<b>Charitable activities</b>				
Family support		95,769	83,111	178,880
Governance costs		3,452	-	3,452
<b>Total resources expended</b>		<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
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>367,865</u>	<u>-</u>	<u>367,865</u>
<b>Total funds carried forward</b>		<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
		£	£	£	£
<b>FIXED ASSETS</b>	6	-	-	-	-
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS:</b>					
Amounts falling due within one year	8	(15,747)	(20,021)	(35,768)	(22,449)
<b>NET CURRENT ASSETS</b>		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		423,926	-	423,926	367,865
<b>NET ASSETS</b>		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
<b>FUNDS</b>					
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.

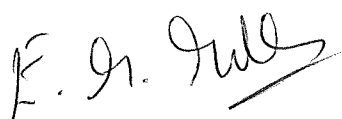
The trustees acknowledge their responsibilities for

- (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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
<b>Cost</b>	
At 1 April 2020	14,205
Additions	-
	<hr/>
At 31 March 2021	14,205
	<hr/>
<b>Depreciation</b>	
At 1 April 2020	14,205
Charge for year	-
	<hr/>
At 31 March 2021	14,205
	<hr/>
<b>Net book value at 31 March 2021</b>	-
	<hr/> <hr/>
<b>Net book value at 31 March 2020</b>	-
	<hr/> <hr/>

**7 Debtors: amounts falling due within one year**

	2021	2020
	£	£
Prepayments	90	3,312
	<hr/>	<hr/>

**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)
	<hr/>	<hr/>
	(35,768)	(22,449)
	<hr/> <hr/>	<hr/> <hr/>

**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 £
<b>Unrestricted funds</b>			
General fund	367,865	56,061	423,926
	=====	=====	=====
<b>Restricted funds</b>			
	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	-
	83,111	83,111	-
	=====	=====	=====

**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
	£	£
<b>INCOMING RESOURCES</b>		
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
<b>Total incoming resources</b>	<b>238,393</b>	<b>193,283</b>
<b>RESOURCES EXPENDED</b>		
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
<b>Total resources expended</b>	<b>182,332</b>	<b>194,633</b>
<b>Net income (2020: deficit)</b>	<b>56,061</b>	<b>(1,350)</b>

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**

<b>CONTENTS</b>	<b>Page</b>
Trustees' report	1
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

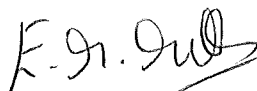
### **Plans for the future**

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**

			<b>2021</b>	<b>2020</b>
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generated funds</b>				
Voluntary income		152,428	83,111	235,539
Investment income	3	2,854	-	2,854
<b>Total incoming resources</b>		<u>155,282</u>	<u>83,111</u>	<u>238,393</u>
<b>RESOURCES EXPENDED</b>				
<b>Charitable activities</b>				
Family support		95,769	83,111	178,880
Governance costs		3,452	-	3,452
<b>Total resources expended</b>		<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
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>367,865</u>	<u>-</u>	<u>367,865</u>
<b>Total funds carried forward</b>		<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
		£	£	£	£
<b>FIXED ASSETS</b>	6	-	-	-	-
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS:</b>					
Amounts falling due within one year	8	(15,747)	(20,021)	(35,768)	(22,449)
<b>NET CURRENT ASSETS</b>		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		423,926	-	423,926	367,865
<b>NET ASSETS</b>		<u>423,926</u>	<u>-</u>	<u>423,926</u>	<u>367,865</u>
<b>FUNDS</b>					
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.

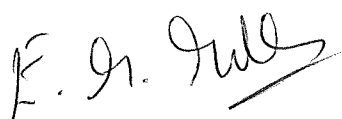
The trustees acknowledge their responsibilities for

- (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.

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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.

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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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
<b>Cost</b>	
At 1 April 2020	14,205
Additions	-
	<hr/>
At 31 March 2021	14,205
	<hr/>
<b>Depreciation</b>	
At 1 April 2020	14,205
Charge for year	-
	<hr/>
At 31 March 2021	14,205
	<hr/>
<b>Net book value at 31 March 2021</b>	-
	<hr/> <hr/>
<b>Net book value at 31 March 2020</b>	-
	<hr/> <hr/>

**7 Debtors: amounts falling due within one year**

	2021	2020
	£	£
Prepayments	90	3,312
	<hr/>	<hr/>

**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)
	<hr/>	<hr/>
	(35,768)	(22,449)
	<hr/> <hr/>	<hr/> <hr/>

**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 £
<b>Unrestricted funds</b>			
General fund	367,865	56,061	423,926
	<u>=====</u>	<u>=====</u>	<u>=====</u>
<b>Restricted funds</b>			
	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
	£	£
<b>INCOMING RESOURCES</b>		
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
<b>Total incoming resources</b>	<b>238,393</b>	<b>193,283</b>
<b>RESOURCES EXPENDED</b>		
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
<b>Total resources expended</b>	<b>182,332</b>	<b>194,633</b>
<b>Net income (2020: deficit)</b>	<b>56,061</b>	<b>(1,350)</b>

This page does not form part of the statutory financial statements