

HOME-START CEREDIGION

England & Wales · Charity number 1110771

Details

Other names CYMORTH CEREDIGION HOME-START

Status Registered

Legal form Charitable company

Company number [05441452](#)

Registered 2005-08-08

Register [View on the Charity Commission register](#)

Contact

Address First Floor
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Activities

Objects: (A) TO SAFEGUARD, PROTECT AND PRESERVE THE GOOD HEALTH, BOTH MENTAL AND PHYSICAL OF CHILDREN AND PARENTS OF CHILDREN; (B) TO PREVENT CRUELTY TO OR MALTREATMENT OF CHILDREN;(C) TO RELIEVE SICKNESS, POVERTY AND NEED AMONGST CHILDREN AND PARENTS OF CHILDREN; (D) TO PROMOTE THE EDUCATION OF THE PUBLIC IN BETTER STANDARDS OF CHILDCARE WITHIN THE AREA OF CEREDIGION AND ITS ENVIRONS.

Activities: To support families throughout ceredigion who are under stress and have at least 1 child under 5 years of age

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

Geography

- **Area of benefit:** CEREDIGION AND ITS ENVIRONS.
- Ceredigion

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£228,360	£200,026	-	-
2024-03-31	£228,797	£226,853	-	-
2023-03-31	£254,088	£255,344	-	-
2022-03-31	£159,995	£176,416	-	-
2021-03-31	£255,614	£191,183	-	-

Trustees

Name	Role	Appointed
Felicity Smart		2023-06-29
Geoff elms		2024-04-03
Jane Thomas		2022-04-04
MARY EILEEN DAVIES		
MIRIAM MENHENNETT		2018-09-18
janet young		2018-09-18

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Accounts

Adroddiad CCB - 2024 - 2025
AGM Report - 2024 - 2025

Dydd Mercher 3 Medi 2025
Wednesday 3 September 2025

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**Thank you to all the families,
volunteers, staff, trustees, and
external partners who have
contributed to this report**



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1. Introduction

This report reviews the third year of Home-Start Ceredigion's 5-year Families Building a Brighter Future Together project (from April 2024 to March 2025). The project has been funded primarily by the Big Lottery People and Places programme, with elements of matched funding provided by the Welsh Government's Families First initiative, the Henry Smith Charity, Lloyds Bank Foundation, Garfield Weston Foundation, Community Foundation, National Grid Foundation, Moondance Foundation and Home-Start UK. The report covers the following aspects of the project:

- progress towards project outcomes
- the referral process
- service delivery
- the co-production model
- volunteer recruitment, training and support
- support for staff
- working with other agencies and raising awareness of the project



Over Year 3 of the project, the staff team has continued to provide opportunities for families to contribute feedback on Home-Start Ceredigion's services, including carrying out online surveys and consultation sessions at family groups. In addition to this input from families, information for this report has been drawn from discussions with staff, and questionnaires completed by staff, trustees, volunteers, and workers from external agencies. 2 key learning points from Year 3 of the project have been identified and 3 recommendations have been made for the development of the project as it moves forward into Year 4.



2. Some headline figures from the project to date

713 families have been supported

2,470 individuals have been supported, comprised of...

1,217 children and **1,214** parents/carers

368 additional families have attended 1-day events & play days

23,647 hours of support provided by the project, of which...

5,363 hours have been provided by volunteers

17 locations have provided group support

518 families have attended group support sessions

205 families have received home-visiting support

78 families have received School Ready support

87 families have received Fast Response support

39 volunteers have provided support to families

3. Some quotes from families...

“Fantastic and huge support given to families; great for the children and adults also.”

“The group I have been attending has been crucial for my mental wellbeing. As well as supporting myself and my son’s social development, it has given us both confidence.”

“Home-Start has been a vital support system for my family.”

“My child benefited greatly from the school ready program. Thank you.”

“We've only been to the baby groups but they're really good! Thank you 😊.”

“Lovely staff, lovely group.”

“My group leader Avril is amazing. Always provides a safe environment to talk. She also provides some fantastic activities for everyone to get involved in.”

“I cannot thank Home-Start enough, for all their help and all that they did for me and my family.”

“I love this group, and the friendships formed from attending.”

“Home-Start have helped me through a period of time where I had no one or nothing... they can make isolation from people and your old home feel better and have helped me on my low days and good. This team of people go above and beyond for the community and newcomers and make it feel safe and welcoming.”

“I think it’s a brilliant relaxed and social environment for not only the parents but the children as well. Never any pressure.”

“This is a great group. They are very patient with all the kids and it’s a great chance to practice Welsh.”

“Home-Start... has been a huge help and support through some of the darkest times in my life. Avril is an absolute angel, and I don’t know what I’d do without her or Home-Start.”

“Elen is fantastic. I moved here in April 2024, and she was so welcoming when I arrived a little anxious at the group in Penrhyn-coch. She made me and my two little ones feel right at home, introduced us and helped break us in to the group. A warm cuppa and a smile is so lovely.”



4. Progress towards project outcomes

The Families Building a Brighter Future Together project has four project outcomes, one of which relates to families' general wellbeing, two to the benefits to families of attending group support, and one to the benefits to children of School Ready support. The four outcomes, and current project performance against their indicators, are summarised in table 1 below.

Table 1. Summary of progress towards project outcomes.

Outcome 1			
850 families report a measurable improvement in identified areas of need and overall family well-being.			
Indicator	End of Year 3 target (no. families)	End of Year 3 achievement (no. families)	% of target met
Families demonstrate a measurable improvement in at least 50% of their identified areas of need.	510	489	96%
Outcome 2			
510 families report reduced feelings of isolation, along with increased social confidence and wider social engagement, as a result of attending groups.			
Indicator	End of Year 3 target (no. families)	End of Year 3 achievement (no. families)	% of target met
Group-attending families demonstrate an improvement in at least one of the following identified areas of need: 'coping with isolation', 'improving confidence in social situations' and 'increasing access to / use of services and amenities'.	306	395	129%
Outcome 3			
300 parents contribute to the well-being of their communities by providing peer support for other families through creation of / participation in independent support groups.			
Indicator	End of Year 3 target (no. parents)	End of Year 3 achievement (no. parents)	% of target met
Parents participate in independent peer support groups (i.e., groups that have reached stage 3 as outlined in the project plan).	120	59	49%

Outcome 4			
100 pre-school children demonstrate enhanced school readiness in the form of improved basic numerical, linguistic, hygiene skills and/or social skills.			
Indicator	End of Year 3 target (no. children)	End of Year 3 achievement (no. children)	% of target met
Pre-school children demonstrate an improvement in at least one of the following identified areas of need: 'improved numeracy skills', 'improved linguistic skills' 'improved hygiene skills' and 'improved social skills'.	60	68	113%

Outcome 1: Achievement against the end of Year 3 target of 510 families for the indicator “families demonstrate a measurable improvement in at least 50% of their identified areas of need” stands at 96%, with 489 families showing this level of improvement. Whilst this represents a drop from the 115% achievement of the Year 2 target, it does represent an additional 97 families reaching this level of improvement over the past year, and the scheme remains on course to achieve a strong performance against this outcome by the end of the project.

Outcome 2: The end of Year 3 target of 306 families for the indicator “group-attending families demonstrate an improvement in at least one of the following identified areas of need: ‘coping with isolation’, ‘improving confidence in social situations’ and ‘increasing access to / use of services and amenities’” has been exceeded, with 395 families showing this level of improvement (129% of target). Given the popularity of group support with families, and the large amount of positive feedback in terms of reduced feelings of isolation and increased confidence (both in families’ review assessments and in their evaluation feedback), it seems highly likely that this outcome will be met in full by the end of the project.

Outcome 3: The 49% achievement of the Year 3 target for the indicator “parents participate in independent peer support groups (i.e., groups that have reached stage 3 as outlined in the project plan)” represents a slight improvement on the 45% achievement of the end of Year 2 target, but this remains a challenging outcome to achieve. As discussed in previous evaluation reports, performance against this outcome has to be considered in the context

of the co-production model being a largely new way of working for the scheme and of targets being set from a position of relative inexperience with regard to the timescales involved in fulfilling the journey from newly established Home-Start-supported group to fully independent peer support group. Year 3 has continued to highlight some of the challenges and barriers that groups face in completing this journey, and these are discussed in Sections 6.1 and 7 below. Also discussed in Section 7 are the results of a survey of families that have moved on from group support, looking at continuing friendships and levels of contact with their former group members. Experience is showing that this more informal type of longer-term peer support might be a more realistic and achievable outcome from the project.

Outcome 4: As has been the case in previous years, the indicator target for this outcome has been exceeded, with 113% of the end of Year 3 target being achieved. As with Outcome 2, current levels of performance suggest that this outcome will be met in full by the end of the project.



Pictures from Penrhyncoch Park summer play day 01/08/2024

5. Referrals

Over the first three years of the project, Home-Start Ceredigion has received 704 new referrals, out of which, 674 referred families have been supported (96%), Whilst referrals are received from Health Visitors, Mental Health Team, Social Workers, Midwives, and other local family support agencies, the vast majority (73%) of referrals have been self-referrals. This has been a growing trend since the start of the project and the rise to prominence of group support, the self-referral figure being composed primarily of families who become aware of Home-Start Ceredigion's group support service by word-of-mouth and/or social media and then approach Home-Start directly to obtain a place.

During Year 1 of the project, there were issues around the initial assessment forms used by Home-Start, with their complexity creating a barrier to some families accepting support. After consultation with families, the forms were streamlined and made more user-friendly, and the staff team now feel that the initial assessments and referral system in general are working very well, with families much happier with the revised forms and none of the issues from Year 1 having been repeated. Staff continue to gather feedback from families about the user-friendliness of the initial assessment forms but, as yet, there has been no need for further modification.

Referring agencies were also positive about the referral process. When asked which aspects of the referral process had worked well, responses from referring agencies were as follows: initial communication (100%); speed of initial response (83%); speed of support provision (83%); follow-up communication (100%); family satisfaction with the process (83%). None of the respondents from external agencies were able to suggest any ways in which the referral process could be improved.



6. Service provision



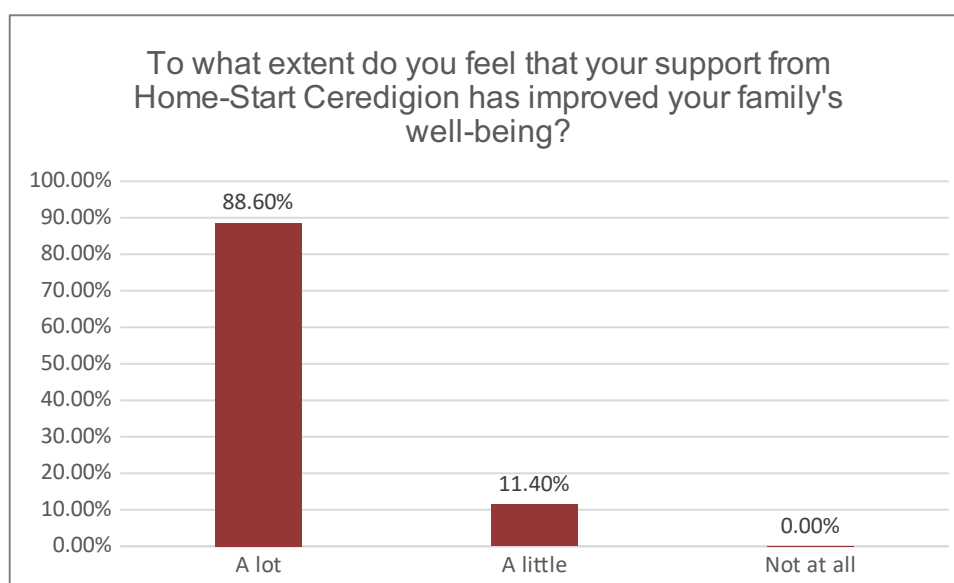
Home-Start Ceredigion continues to provide a suite of support services to families with young children in Ceredigion, as follows:

- Group support – with groups initially supported by a Group Support Worker, aided by volunteers, but encouraged and supported over time to become independent peer support groups.
- School Ready support – a staff-led programme that helps pre-school children to develop their language, numeracy, hygiene and social skills in preparation for starting school.
- Home-visiting – a service that matches families with home-visiting befriending volunteers.
- Fast Response – a staff-led support service that provides immediate support to families in urgent need.
- Other scheme services – including telephone and online support, public play days, and provision of food and hygiene parcels to families in need.

With the start of the Families Building a Brighter Future Together project,

provision of group support became the primary means by which Home-Start Ceredigion supports families. This was partly in response to feedback from families and partly a strategic response to the post-pandemic difficulties in recruiting volunteers that continue to be experienced by voluntary organisations, with group support allowing a larger number of families to be supported with fewer volunteers. However, the other services remain vital components of Home-Start Ceredigion’s work, providing a broad range of support types that enable the scheme to react to the broad and diverse range of challenges faced by families and to meet each family’s individual needs.

Response to the family satisfaction survey carried out at the end of Year 3:

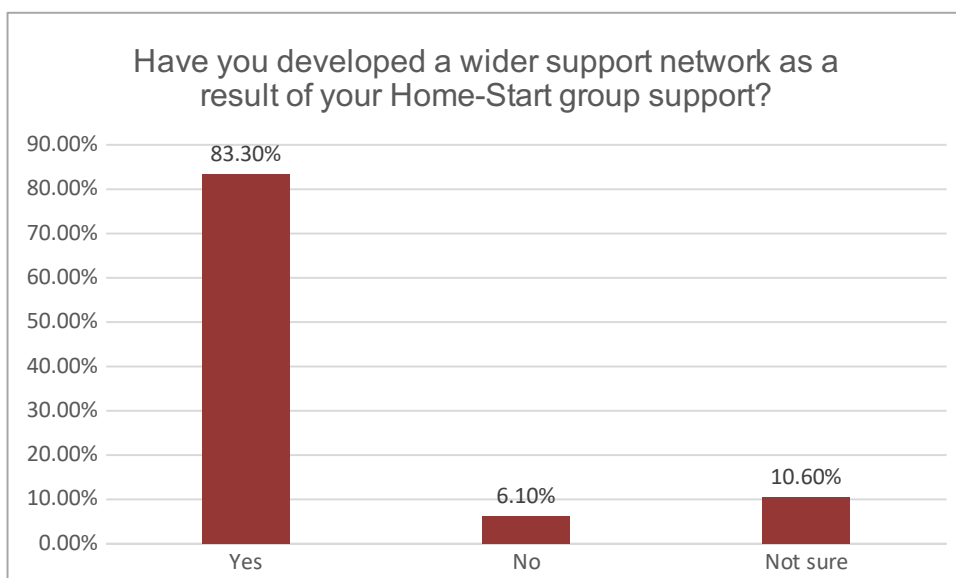
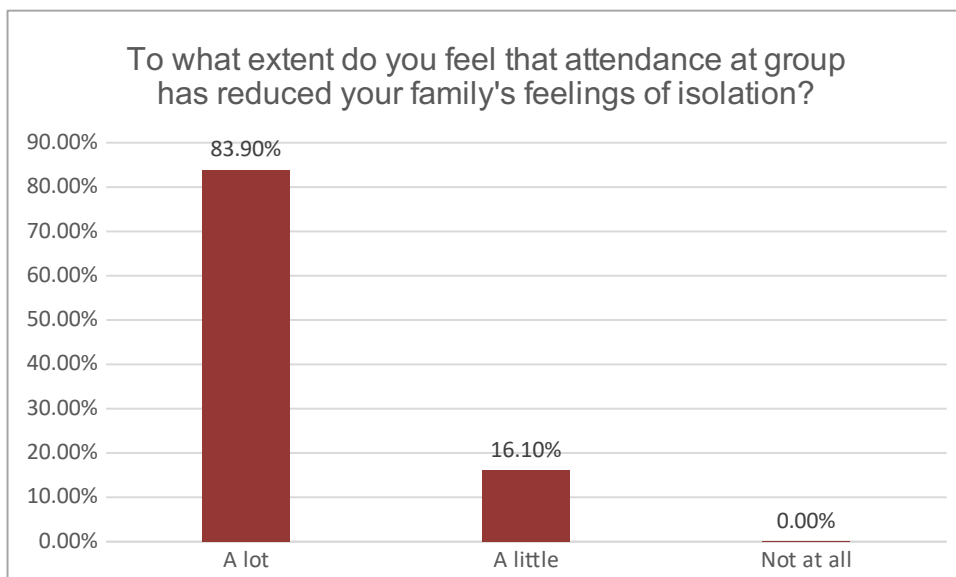
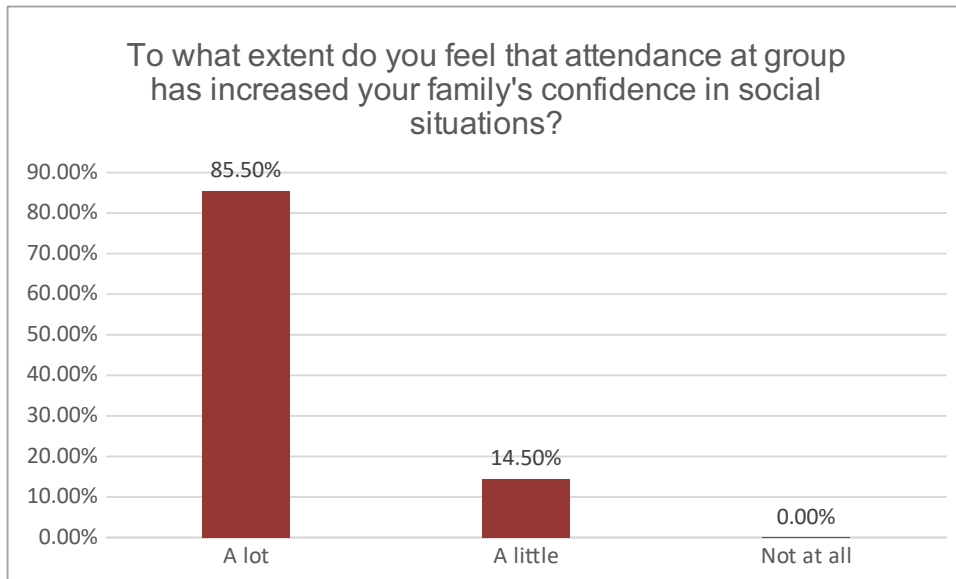


6.1 Group support

“It’s where I believe I’ve met friends for life now.”

Group support has been provided at 17 locations across Ceredigion during the first three years of the project, supporting a total of 518 families and involving delivery of 9,976 support hours. During Year 3 of the project, groups have been running in 12 of these locations, with a new Parent Support Group adding to 11 groups that were already running at the start of Year 3. Previously, one group had closed in May 2023 and three in November 2023 due to insufficient attendance numbers, and one group had moved on to become independent of Home-Start. During Year 3, the group at Llanarth has also closed as children reached school age and parents returned to work.

Results of Year 3 online questionnaire to assess families' views on the impact of group support:



Groups continue to be very well attended, and families continue to show growing confidence in socialising and in developing their own parenting skills. In some groups, families have grown sufficiently confident to become involved in deciding which activities their group should run, and even, on occasion, running activities themselves, although in other groups this has proved more challenging (discussed further in Section 7). One issue that had arisen in Year 1 of the project was the formation of cliques within groups, making some families feel excluded and deterring them from attending. Various measures, largely focused on the layout of the room and layout of activities, were successfully introduced in Year 2 to address this problem. These measures continue to be effective, although one parent remarked that her family no longer attends a group because other families there had made her feel uncomfortable. This, however, appears to have been an isolated incident, rather than being symptomatic of any wider issue.

<p>“We love the Talybont group so much!!!”</p>	<p>“I look forward to going to the group every week it has helped me a lot.”</p>	<p>“I have been happy coming to the group and meeting new people.”</p>
<p>“We love our weekly lunch club group. Two of my children have benefited immensely from going, they absolutely love the leader, the activities and the food!”</p>	<p>“We have been shown so much kindness at our group, and it has helped prepare them for preschool as there are no clych or other nurseries accessible to us in our area.”</p>	
<p>“We have really enjoyed our time with Home Start's group. I hope other families will get to join as and when they are ready to do so.”</p>	<p>“The leaders are brilliant and really make you feel at home.”</p>	<p>“I enjoy going to the group and meeting new people.”</p>
	<p>“We love attending group.”</p>	<p>“Lovely group, have made genuine friends and both my girls are always excited to attend.”</p>

Examples of comments from group-supported families.

Family feedback is overwhelmingly positive in terms of the impact of group support (see comments above). Suggested improvements are largely focussed on provision of more sessions and more groups, both of which are, of course, resource dependent, in respect to staff and volunteer availability and staff costs, and also in respect to longer-term sustainability. Other suggested

improvements were a wider range of toys being made available, particularly for babies and younger children, larger venues, and a venue without stairs in Lampeter (some parents felt that this was a deterrent to other families attending). There was, however, a recognition from families that finding suitable alternative venues is not a straightforward matter.

Families continue to be consulted on the development of groups on a regular basis (see Section 7). As part of an extensive consultation in Year 2, families suggested a range of activities they would like to see in group sessions, with several of these having been introduced in Year 3. These include the rollout of activities such as messy play and cooking sessions to a wider range of groups, increased resources in terms of toys and books, sensory play days, “Count on Us” project budgeting sessions, energy advice sessions, and interactive days with visitors from Citizens Advice Bureau and Women’s Aid. A member of staff trained in checking benefits offers a 1:1 service with any parent whose situation has changed and also offers sessions at our group on Turn2us. Staff and volunteers continue to listen to and talk to families to improve existing activities and develop new ideas.

School Ready support

“Lena was brilliant with my son - her visits became a much-anticipated part of his week, and his improvement was measurable on a weekly basis - the activities were different each time and full of fun - we still play some of the same games now because of his enjoyment of them.”



Children participating in the School Ready programme.

The School Ready programme aims to prepare pre-school children for attending school by working on their development in four key areas – numeracy skills, linguistic skills, hygiene skills and social skills. Families are supported through regular weekly sessions (delivered by the School Ready Worker, supported by volunteers) and the provision of resources, with materials being tailored to meet the needs of each individual child. Whilst some children receive support at home, the majority of School Ready sessions now take place in a group environment. Over the first three years of the project, 79 children have taken part in the programme, receiving a total of 778 hours of support, with the results of the programme to date being summarised in Table 2 below.

Table 2. Summary of results of School Ready programme to end of Year 3.

Identified need	No. children identifying need	% children recording improvement (end of year 3)	% children recording improvement (end of year 2)
Numeracy skills	75	67%	62%
Linguistic skills	74	68%	67%
Hygiene skills	74	49%	47%
Social skills	76	84%	80%

68 of the 79 participants in the programme have demonstrated an improvement in at least one of their identified areas of need, and as can be seen from the table above, for each of the four areas of need, the percentage of children recording an improvement has increased slightly from the position at the end of Year 2. Feedback from parents whose children have taken part in the School Ready programme has been very positive, emphasising not only how much the programme has helped to develop children’s skills and improve their confidence, but also how much their children have enjoyed taking part in the sessions.

6.2 Home-visiting

“I would have never coped without my volunteer, she has been a massive help, thank you for the kindness you showed my family, I will never forget it.”

Home-visiting remains an essential component of Home-Start Ceredigion’s suite of support services, enabling provision of dedicated, long-term support to families who do not feel sufficiently confident to attend groups, are too rurally isolated to regularly attend a group, or who simply feel that group support is not appropriate for their situation. Feedback from families continues to highlight their appreciation of the work of their volunteers, both in terms of the emotional support provided and the more practical aspects of support, such as helping with completing forms and budgeting, playing with the children and taking them out to activities.

In their feedback, volunteers have emphasised the benefit of Home-Start’s approach of allowing the volunteer of having sufficient time to develop a connection and to build trust with a family, allowing. This longer timeframe of support allows volunteers to help the family gradually build their self-esteem and confidence, often leading to the family feeling sufficiently confident to start attending group support. This is a crucial step for many families who have been experiencing feelings of isolation and have had limited opportunity for their children to interact with their peers. Conversely, some families that initially accessed Home-Start through self-referral to groups have subsequently accepted additional home-visiting support. During Year 3 of the project, volunteer home-visiting was provided to 61 new families, bringing the total number of home-visited families over the course of the project to 205, involving provision of 2,412 hours of support.

6.3 Fast Response service

“Absolutely amazing and caring people. Are always very supportive and there to give you advice and help however they can. Would highly recommend.”

Fast Response is a staff-led service that provides immediate support to families with urgent needs. Without the Fast Response option, many families would face a prolonged wait for a suitable home-visiting volunteer to become

available, during which time their problems could intensify. Support generally starts within a week of referral and lasts for up to 12 weeks (sometimes less if the family feels that their needs have been met), with the family then usually moving on to other forms of support such as groups or home-visiting.

Over the first three years of the project, Home-Start Ceredigion has supported 87 families through the Fast Response service, providing a total of 1,987 hours of support. Having completed their Fast Response support, 85 families have gone on to receive support from a home-visiting volunteer, with 18 additionally attending groups and 1 family additionally receiving both group and School Ready support.

6.4 Other scheme services

In addition to its core activities, Home-Start Ceredigion continues to provide a range of additional services to families, including telephone and online support, provision of online activities and videos, closed Facebook groups to enable families to provide each other with peer support, and deliveries of food, hygiene products, clothes, craft materials and toys, etc. to families in need, and ran a First Aid course attended by 30 families. The scheme has also hosted a series of public summer play days throughout the county during the 2024 summer holidays, attended by 121 families (133 adults and 237 children), and took part in the RAY Ceredigion Play Day, attended by c.150 families. These public events, as well as providing summer activities for children in their local



7. The co-production model

As defined by Home-Start UK – “Co-production is an asset-based approach that enables people providing and receiving services to share power and responsibility, and work together in equal, reciprocal and caring relationships. It creates opportunities for people to access support when they need it, and to contribute to social change.” Co-production takes the concept of engagement and consultation to the point of directly involving families in the co-design and co-production of services in an equal and reciprocal relationship with staff and volunteers, so that staff and volunteers are making decisions and designing/providing services with, rather than for, families.

Home-Start Ceredigion has always strived to maximise family involvement in decision-making with regard to the support that they receive, from the type of support (groups, home-visiting, School Ready, Fast Response or online support), through to the detail of how that support is structured. Of the scheme’s range of services, it is group support that has the greatest potential to put the co-production model into practice, with families able to work alongside Home-Start staff and volunteers to develop group activities. From the start of a group, families are encouraged to be involved in deciding on activity content, and as the group progresses, to take on greater involvement in designing, planning and delivering activities. It was originally conceived that each family support group would progress through four stages towards becoming a peer support group that could operate independently from Home-Start::

1. Groups initially organised, supported and mentored by Home-Start Ceredigion staff and volunteers.
2. As the confidence of participants grows, groups move to a more independent status where families have greater involvement in organisation and delivery.
3. Groups become independently run by participants, with Home-Start available to offer advice/support as needed, and group members provide mentoring for newly forming groups (and establish mutually supportive links between groups).
4. Groups become fully independent of Home-Start.

In addition to ongoing feedback, families are provided with regular opportunities to influence the content and direction of their groups. Examples of this include:

- interactive “focus group” sessions to explore what types of activities and content they would like their group to have
- participating in listening circles where they shared their experiences and needs, their input directly influencing changes in the structure and timing of support groups to better fit their schedules
- participation in planning meetings to help design workshops on topics such as child development, mental health, and financial literacy, with their suggestions leading to more practical, hands-on sessions rather than theory-based discussions
- parents and children co-designing family activity days, ensuring that events were engaging for all age groups.

One group, based at Rhyd Lewis, became fully independent from Home-Start during Year 2 of the project. In contrast to most of the other groups, the Rhyd Lewis group was composed primarily of families of social grade C and above, with comparatively high levels of self-confidence, organisational ability and financial stability. For other groups, many of which are comprised of families experiencing complex needs and ongoing financial insecurity, progress towards independence is patchier. The family groups at Felinfach and Lampeter, and the Parent Support Group at Aberystwyth have all reached a stage where families decide on the activities of the group, help with the planning and delivery of the sessions, and also play an active role in recruiting new members when families leave the group. Home-Start staff and volunteers are still present at the group sessions to offer support and advice, and costs such as venue hire, refreshments and activity materials are still covered by Home-Start. A new family group has formed in Lampeter, meeting at a room at the Home-Start Ceredigion offices. Staff are present to offer advice and support when needed, and provide a free venue, materials and refreshments, but the parents work independently in organising session content and activities and are also now meeting up outside of the group.

The remaining groups tend to fluctuate between stages 1 and 2, still requiring

high levels of input and support from Home-Start staff and volunteers. The groups at Aberystwyth Hub, Aberystwyth Library and Newcastle Emlyn are more consistently at stage 2, with families having increased involvement in the organisation and delivery of activities. Some of the challenges of progressing from stage 1 to stage 2 are neatly summarised by Family Support Worker, Lena Brown: *“I feel that the groups have progressed between stages 1 & 2. Stage 1 has worked well as we have set up groups that the families have the confidence to attend. We then must gain the families trust for them to continue to attend and encourage them to engage with other families. This takes longer with some families than others. This has mostly worked well but we do sometimes see that not all families are as open as others. (To reach) stage 2... we encourage families to deliver craft sessions, but it often never materialises as they lose confidence or fear they will do something wrong. Some have delivered a craft session but aren't happy to do so on a regular basis. We then go back to stage 1, mentoring the families and encouraging them to regain their confidence.”*

The difficulties of establishing groups at stage 2 and facilitating their progression beyond that are further exacerbated by the fact that many families have a limited timespan for attending groups, with many parents returning to work once their children reach school age. It is often, therefore, the more established (and thereby usually more confident) members that leave the group, negatively impacting the capability of the group overall to take on the responsibilities of running independently.

Despite these difficulties, there has been definite progress in building the confidence of families and in involving them (and in many cases enabling them to take the lead) in decision-making, if not always in the case of entire groups, then certainly in the case of many individual families. Over the three years of the project, staff have developed and enhanced their experience of running groups and of successfully managing any problematic issues that arise. Although the scheme has been unable to access dedicated facilitator training over the last year, staff have held brainstorming sessions together on how they could better facilitate peer support between families, enabling them to share experiences and develop ideas to take back to the groups. Staff report that they have found these sessions useful.

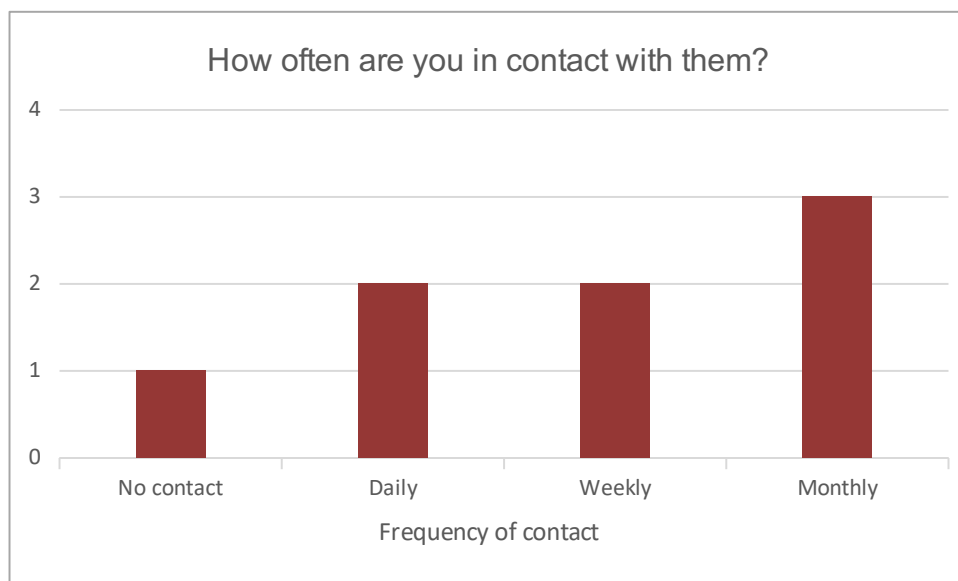
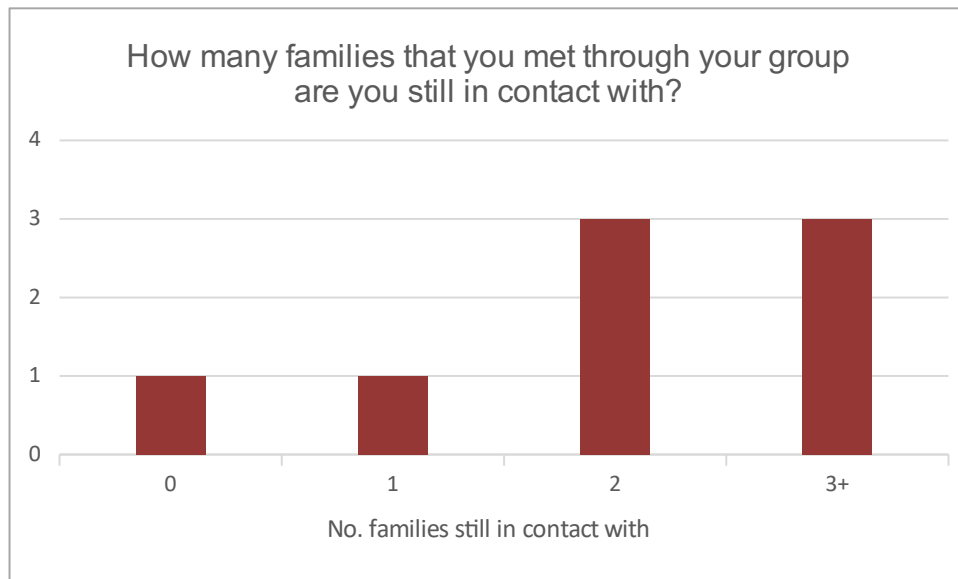
There remain, however, significant (and in some cases probably insurmountable) obstacles to groups becoming fully independent of Home-Start. Many of these were raised by families in the extensive consultation carried out in Year 2, and most remain pertinent and have again been raised in Year 3 consultations. The key barriers as identified by families (and also recognised by staff and volunteers) can be summarised as:

- financial costs of venue hire, materials and refreshments
- fear of what happens if something goes wrong
- concerns about the absence of a neutral presence to manage disputes
- requirement for a trained First Aider to be present
- the complex needs of many families requiring the long-term support of trained staff and volunteers
- insurance terms of some venues requiring an individual from a registered organisation to be present to open up, lock up and set alarms
- loss of the more confident members of groups when their children reach school age (although in some cases families return to the group when they have another child)

Whilst staff continue to support families in building towards the levels of confidence and skills needed to run an independent group, there is a realisation that, given the low starting confidence of many families and the complexity of their needs, fully independent groups are unlikely to be a common outcome. Probably more realistic is a large proportion of groups attaining the status that a number are already reaching, of being largely independent in terms of decision making, but with the 'back-up' presence of Home-Start staff and volunteers to help families manage the issues listed above. One successful model for extending family involvement in groups beyond the 'natural end point' of their children starting school is the Aberystwyth-based Parent Support Group. This parents-only group enables the parents to remain in contact, meet up, and provide mutual support, and thereby helps to maintain the original network of families supporting each other.

Whilst long-term independent group-based peer support networks, as envisaged in the original project design, may be difficult to achieve, that does not mean that important informal support networks for families are not arising out of the project. During Year 3, Home-Start Ceredigion surveyed eight

families that had left group support at least six months previously, with results as follows:



Although this initial sample size is small, the results do give hopeful indications that lasting friendships, and thereby expanded informal support networks for families, are arising out of the group support provided by the project.



8. Volunteer recruitment, training and support

“I really enjoy helping in the group, it has really helped with my confidence and improved my own mental health.”

A Home-Start Ceredigion volunteer.

Supported families remain highly appreciative of the work of Home-Start Ceredigion’s team of volunteers. As in previous years, their feedback emphasises the kindness and friendliness of the volunteers, and the non-judgemental nature of their support. Over the first three years of the project, 39 volunteers have delivered support to families. Of these, 23 were already volunteering for Home-Start Ceredigion at the start of the project, with four being recruited in Year 1 and ten in Year 2. Only two new volunteers have been recruited in Year 3 of the project but, crucially, Home-Start Ceredigion has a very good record of retaining its volunteers and only three have left over the same period. This brings the total number of volunteers to have left during the project to 17, meaning that the scheme has been able to retain relatively consistent numbers of around 20-25 active volunteers throughout the project to date.

Recruitment numbers have fallen quite steeply from Year 2, but anecdotal evidence suggests that this is a wider societal issue across the charitable sector, rather than the result of any particular failing in Home-Start Ceredigion’s volunteer recruitment strategy. Recruitment and retention of volunteers remains a key priority for the scheme and the Volunteer Officer continues to explore new and innovate ways to attract volunteers, liaising with other Home-Start schemes to share ideas. The scheme currently advertises its need for volunteers through recruitment drop-in sessions, leaflets, posters, social media, notifications via CAVO (Ceredigion Association of Voluntary Organisations), and presentations at local universities and further education colleges. A former volunteer, based at Aberystwyth University, has produced a video to encourage students to volunteer for Home-Start Ceredigion, and the Volunteer Officer is also looking into a virtual volunteer fair with CAVO. In Year 2, staff raised the point that a Home-Start UK-led national volunteer recruitment drive could be of great help in increasing volunteer numbers, and this remains pertinent. Whilst

volunteer recruitment difficulties have a limited effect on the ability of the scheme to run group support sessions, they do have a major impact in limiting the number of families that can be supported through home-visiting.

New volunteers were positive about the recruitment process in general, and about the content and delivery of their preparatory training, which they felt prepared them very well for their family support role. They had no suggestions for how the recruitment process could be improved. The Volunteer Officer commented that she had added a PowerPoint on Personal Safety for Volunteers to the preparatory training and updated the Safeguarding element of the training in line with Ceredigion County Council safeguarding policies. Several volunteers had attended First Aid training, which was well received. Time availability was a barrier to some volunteers accessing training opportunities, but the only comment regarding possible improvements in training provision was a request for some training opportunities in Aberystwyth.

Volunteers have supervision meetings every 3 to 4 months, but can contact staff at any time if there are issues that they need to discuss. Staff also arrange training sessions and coffee mornings (usually every 6 to 8 weeks) to provide volunteers with opportunities for peer support and developmental training. Volunteers are very appreciative of the support they receive from the staff team (see below).

<p>“Knowing I have full support and advice whenever needed.”</p>	<p>“Consistent, regular support – telephone, text and regular face to face and training sessions – opportunities to meet other volunteers.”</p>
<p>“Getting check-ups from staff.”</p>	<p>“Always someone on the end of the phone if I have any issues or questions.”</p>
<p>“Supervision meetings.”</p>	<p>“Positive support through supervision, text, phone and meetings.”</p>
<p>“That if I have any issues I can talk at any point to the organisers.”</p>	<p>“Avril and the team are consistently supportive, and willing to help with any issues.”</p>
<p>“Knowing Lena is always in the group to help and support me, and Avril is at the end of the phone for advice.”</p>	<p>“There has always been immense support for the volunteer. Any query or problem is efficiently and empathetically solved and there is at all times a friendly voice at the end of the phone.”</p>

Some volunteer responses to “What has worked well with the support given to volunteers?”

9. Support for staff

Both the Scheme Manager and the trustees feel that their communication systems work well and that the trustees are kept up to date with the project's progress, both in terms of financial accountability and progress towards the project's targets. This is achieved through provision of progress reports by the Scheme Manager and financial reports by the Treasurer at the scheme's regular committee meetings. Monthly accounting meetings are also held between the Treasurer and the Scheme Manager, who is also in regular email and/or telephone contact with the Chair and Safeguarding Officer, and with the other trustees when issues arise that need to be considered or discussed. Neither the Scheme Manager nor the trustees could suggest any improvements to how the reporting system currently works.

As has been the case throughout the project, staff reported high levels of satisfaction with how they are supported in their work. The primary methods of support are regular supervision meetings every three months and weekly team meetings, with the Scheme Manager also operating an open-door policy for any staff concerns. There was a general feeling amongst staff that there was always somebody available to talk to if they had any concerns, and that they work very well as a mutually supportive team. Monday team meetings were recognised as being particularly important for sharing advice, providing mutual support, and discussing issues and concerns that arise with supported families. Staff also felt that these meetings kept them apprised of the project's progress and provided clarity on the targets within their own areas of work in terms of meeting the project's outcomes. There were no suggestions for how support for staff could be improved.

Over the third year of the project, staff have been provided with a range of training opportunities to develop their skill set and to enable them to keep abreast of developments in their particular fields. Training courses completed were as follows (number of staff attending in brackets): Safeguarding (2); Domestic Abuse Through the Eyes of a Child (2); Working with Adults with Unresolved Childhood Trauma (2); Media, Children and Young People (1); Introduction to Benefits (1); Housing Costs and Universal Credit (1);

Introduction to Volunteer Management (1); Bowel & Bladder Training (1); First Aid (1); Food Hygiene (1).

10. Working with other agencies and raising public awareness of the project

“I feel that Home-Start is an invaluable service... I think further development and joint working for groups and continued close working relationships on individual cases is key. Thank you to Home-Start for being so fabulous.”

Jane Whalley, Perinatal and Infant Mental Health Service Manager.

Throughout the third year of the project, Home-Start Ceredigion has continued to work successfully with a range of other organisations, including referring agencies and other family and child support providers within the county. Home-Start Ceredigion staff participate in multi-agency forums such as Lead Professional meetings with Team Around the Family, and regularly liaise with other providers to ensure that the scheme’s support provision is complementary to other services, and to allow appropriate referrals of families between the county’s support-providing agencies. The Scheme Manager pointed out that these multi-agency meetings play a vital role in helping to identify any gaps in service provision. Staff also meet on an informal basis with other family support professionals when attending events and training sessions.

Organisations including Citizens Advice Bureau, St. John’s Ambulance and Hywel Dda University Health Board have provided workshops and talks for families, and Flying Start have been jointly running a family group with Home-Start Ceredigion in Aberporth. Home-Start’s work appears to be well known and very well respected and highly valued by other agencies (see, for example, the quote above). In an improvement from last year, all but one respondent (who did not answer the question) to the external agency evaluation questionnaire felt that they had been kept up-to-date with developments in Home-Start Ceredigion’s services over the past year.

In terms of the project’s contribution to other agencies, of the six external professionals who participated in the project evaluation, all six felt that it had enhanced their own organisation’s services, four that the project had helped

them to meet their own family and child support targets, and two that it had informed/contributed to the development of their own organisation's services.

The majority of families that attend groups or receive School Ready support are self-referrals, having heard about the groups and the School Ready service either through word-of-mouth or via the scheme's expanded social media presence. However, the scheme also advertises its services through other means, including poster drops in the villages and towns where groups are being held, sending referrers updated posters on group locations in their areas, flyer drops, and sending emails to local schools to share information on their parent networks. Staff and volunteers have also run a range of activities and open play days to engage with the public and advertise the scheme's services (see Section 6.5 above). The high number of self-referrals being received by the scheme suggests that these methods are proving successful in promoting public awareness of Home-Start Ceredigion's services.



Pictures from RAY Ceredigion Play Day 2024

11. Financial Report

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Donations and legacies		
Donations and legacies	2,060	2,353
Grants, including capital grants	220,300	216,224
Management fees	<u>6,000</u>	<u>10,220</u>
	<u>228,360</u>	<u>228,797</u>
Investment income		
Interest on cash deposits	<u>971</u>	<u>440</u>
	<u>971</u>	<u>440</u>
Charitable activities		
Wages	(143,905)	(164,318)
Rent	(12,811)	(12,810)
Travel expenses	(4,001)	(9,459)
Insurance	(2,443)	(1,061)
Volunteer and scheme expenses (inc travel)	(1,944)	(1,352)
Training & courses	(1,772)	(927)
Support groups	(7,930)	(8,094)
Family hygiene & food poverty	(6,012)	(13,824)
Office expenses	(11,832)	(10,258)
Tig Fee	(4,126)	(2,500)
Consultancy	<u>(3,250)</u>	<u>(2,250)</u>
	<u>(200,026)</u>	<u>(226,853)</u>
Other expenditure		
Accountancy and legal fees	(1,800)	(1,800)
Bank charges	<u>(164)</u>	<u>(193)</u>
	<u>(1,964)</u>	<u>(1,993)</u>

This page does not form part of the statutory financial statements.
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Income	2022-2023	2023-2024	2024-2025
lottery	£100,000.00	£100,000.00	£100,000.00
Families First	£45,000.00	£45,000.00	£45,000.00
Lloyds TSB	£25,000.00		
Henry Smith	£35,500.00	£36,050.00	£53,800.00
Home-Start Uk	£6,000.00	£5,000.00	£5,000.00
Poverty Grants	£1,070.00	£41,123.00	£2,787.97
com foundation	£5,000.00	£5,000.00	
other grants			£2,557.05
moondance			£8,000.00
mums group		£2,500.00	
cavo			£10,000.00
cavo poverty			£1,500.00
Pears			
donation			
	£217,570.00	£234,673.00	£228,645.02

Company registration number: 05441452

Charity registration number: 1110771

Home-Start Ceredigion

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

LHP Accountants Ltd
1 North Road
Aberaeron
Ceredigion
SA46 0JD

Home-Start Ceredigion

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Home-Start Ceredigion

Reference and Administrative Details

Chairman	Jane Thomas
Secretary	Sharon Morris
Charity Registration Number	1110771
Company Registration Number	05441452
Registered Office	The charity is incorporated in England and Wales. 1st Floor 37 High Street Lampeter Ceredigion SA48 7AW
Independent Examiner	LHP Accountants Ltd 1 North Road Aberaeron Ceredigion SA46 0JD

Home-Start Ceredigion

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

- Annwen Bell (resigned 1 May 2024)
- Janet Young
- Mrs Mary Eileen Davies
- Felicity Smart
- Miriam Menhennett
- Geoff Elms (appointed 3 April 2024)

Chairman: Jane Thomas

Secretary: Sharon Morris

Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Home-Start Ceredigion

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Home-Start Ceredigion for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

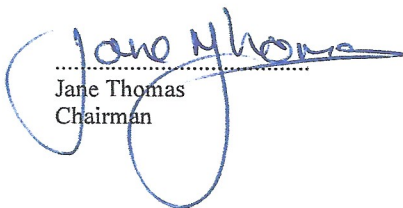
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on ..12/08/25..... and signed on its behalf by:


Jane Thomas
Chairman

Home-Start Ceredigion

Independent Examiner's Report to the trustees of Home-Start Ceredigion ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Home-Start Ceredigion as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Owain Rhys Jones
ACCA

1 North Road
Aberaeron
Ceredigion
SA46 0JD

Date: 12/08/2025

Home-Start Ceredigion

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	8,060	220,300	228,360
Investment income	4	971	-	971
Total income		<u>9,031</u>	<u>220,300</u>	<u>229,331</u>
Expenditure on:				
Charitable activities	5	(1,233)	(204,793)	(206,026)
Other expenditure		-	(1,964)	(1,964)
Total expenditure		<u>(1,233)</u>	<u>(206,757)</u>	<u>(207,990)</u>
Net income		7,798	13,543	21,341
Transfers between funds		1,000	(1,000)	-
Net movement in funds		8,798	12,543	21,341
Reconciliation of funds				
Total funds brought forward		<u>103,130</u>	<u>40,547</u>	<u>143,677</u>
Total funds carried forward	14	<u>111,928</u>	<u>53,090</u>	<u>165,018</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	13,073	215,724	228,797
Investment income	4	440	-	440
Total income		<u>13,513</u>	<u>215,724</u>	<u>229,237</u>
Expenditure on:				
Charitable activities	5	-	(226,853)	(226,853)
Other expenditure		-	(1,993)	(1,993)
Total expenditure		<u>-</u>	<u>(228,846)</u>	<u>(228,846)</u>
Net income/(expenditure)		<u>13,513</u>	<u>(13,122)</u>	<u>391</u>
Net movement in funds		13,513	(13,122)	391
Reconciliation of funds				
Total funds brought forward		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>
Total funds carried forward	14	<u>103,130</u>	<u>40,547</u>	<u>143,677</u>

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

Home-Start Ceredigion

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 is shown in note 14.

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

Home-Start Ceredigion
(Registration number: 05441452)
Balance Sheet as at 31 March 2025

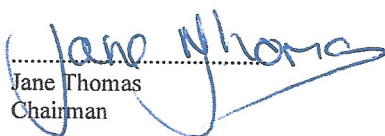
	Note	2025 £	2024 £
Current assets			
Debtors	11	3,478	-
Cash at bank and in hand	12	<u>167,727</u>	<u>152,256</u>
		171,205	152,256
Creditors: Amounts falling due within one year	13	<u>(6,187)</u>	<u>(8,579)</u>
Net assets		<u>165,018</u>	<u>143,677</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		53,090	40,547
Unrestricted income funds			
Unrestricted funds		<u>111,928</u>	<u>103,130</u>
Total funds	14	<u>165,018</u>	<u>143,677</u>

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements on pages 5 to 18 were approved by the trustees, and authorised for issue on 12/08/25 and signed on their behalf by:


 Jane Thomas
 Chairman

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

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Home-Start Ceredigion meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Depreciation and amortisation

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

Asset class	Depreciation method and rate
Fixtures and fittings	33% on cost
Computer equipment	33% on cost

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Donations and legacies;			
Donations	2,060	-	2,060
Grants, including capital grants;			
Grants	-	220,300	220,300
Management fees	6,000	-	6,000
	<u>8,060</u>	<u>220,300</u>	<u>228,360</u>
	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations and legacies;			
Donations	2,353	-	2,353
Grants, including capital grants;			
Grants	500	215,724	216,224
Management fees	10,220	-	10,220
	<u>13,073</u>	<u>215,724</u>	<u>228,797</u>

4 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	971	971
Total for 2025	<u>971</u>	<u>971</u>
Total for 2024	<u>440</u>	<u>440</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

5 Expenditure on charitable activities

	Note	Unrestricted funds Designated £	Restricted funds £	Total funds £
Wages		-	143,905	143,905
Rent		-	12,811	12,811
Travel expenses		-	4,001	4,001
Insurance		-	2,443	2,443
Volunteer and scheme expenses (inc travel)		-	1,944	1,944
Training & courses		1,233	539	1,772
Support groups		-	7,930	7,930
Family hygiene & food poverty		-	6,012	6,012
Office expenses		-	11,832	11,832
Tig Fee		-	4,126	4,126
Consultancy		-	3,250	3,250
Total for 2025		<u>1,233</u>	<u>198,793</u>	<u>200,026</u>
Total for 2024		<u>-</u>	<u>226,853</u>	<u>226,853</u>

In addition to the expenditure analysed above, there are also governance costs of £1,800 (2024 - £1,800) which relate directly to charitable activities. See note 6 for further details.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

6 Analysis of governance and support costs

	Restricted funds £	Total funds £
Governance costs		
Accountancy and legal fees	1,800	1,800
Bank charges	<u>164</u>	<u>164</u>
Total for 2025	<u><u>1,964</u></u>	<u><u>1,964</u></u>
Total for 2024	<u><u>1,993</u></u>	<u><u>1,993</u></u>

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.
No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Staff costs

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Family Support	<u><u>7</u></u>	<u><u>7</u></u>

No employee received emoluments of more than £60,000 during the year.

9 Independent examiner's remuneration

	2025 £	2024 £
Other fees to examiners		
Examination-related assurance services	840	840
All other services	<u>960</u>	<u>960</u>
	<u><u>1,800</u></u>	<u><u>1,800</u></u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Debtors

	2025	
	£	
Other debtors	3,478	
	<u>3,478</u>	

12 Cash and cash equivalents

	2025	2024
	£	£
Cash at bank	167,727	152,256
	<u>167,727</u>	<u>152,256</u>

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	6,187	8,579
	<u>6,187</u>	<u>8,579</u>

14 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	103,130	9,031	-	(25,000)	87,161
Contingency Fund	-	-	-	20,000	20,000
Training Fund	-	-	(1,233)	6,000	4,767
Total unrestricted funds	<u>103,130</u>	<u>9,031</u>	<u>(1,233)</u>	<u>1,000</u>	<u>111,928</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Restricted funds					
Big Lottery Fund	430	100,000	(100,430)	-	-
Families First	-	45,000	(45,000)	-	-
Home-Start UK	9,155	-	(9,155)	-	-
Henry Smith Charity	17,734	53,800	(31,463)	(1,000)	39,071
CCC Food Poverty	5,542	1,500	(3,023)	-	4,019
Moondance	7,686	-	(7,686)	-	-
CAVO	-	10,000	(10,000)	-	-
Pears	-	10,000	-	-	10,000
Restricted funds	<u>40,547</u>	<u>220,300</u>	<u>(206,757)</u>	<u>(1,000)</u>	<u>53,090</u>
Total funds	<u>143,677</u>	<u>229,331</u>	<u>(207,990)</u>	<u>-</u>	<u>165,018</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	89,617	13,513	-	103,130
Restricted funds				
Big Lottery Fund	4,032	100,000	(103,602)	430
Lloyds TSB	17,140	-	(17,140)	-
Families First	3,887	45,000	(48,887)	-
Home-Start UK	11,655	-	(2,500)	9,155
Community Foundation Wales	1,995	5,000	(6,995)	-
Henry Smith Charity	12,403	36,050	(30,719)	17,734
J&H Rausing	2,557	-	(2,557)	-
CCC Food Poverty	-	7,174	(1,632)	5,542
Home-Start Mums Group	-	2,500	(2,500)	-
Moondance	-	10,000	(2,314)	7,686
National Grid	-	10,000	(10,000)	-
Restricted funds	<u>53,669</u>	<u>215,724</u>	<u>(228,846)</u>	<u>40,547</u>
Total funds	<u>143,286</u>	<u>229,237</u>	<u>(228,846)</u>	<u>143,677</u>

15 Analysis of net assets between funds

	Unrestricted funds		Restricted funds £	Total funds at 31 March 2025 £
	General £	Designated £		
Current assets	87,162	20,000	49,276	156,438
Current liabilities	1	-	(6,188)	(6,187)
Total net assets	<u>87,163</u>	<u>20,000</u>	<u>43,088</u>	<u>150,251</u>
	Unrestricted funds		Restricted funds £	Total funds at 31 March 2024 £
	General £	£		
Current assets	103,131	-	49,125	152,256
Current liabilities	-	-	(8,579)	(8,579)
Total net assets	<u>103,131</u>	<u>-</u>	<u>40,546</u>	<u>143,677</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2025

16 Related party transactions

There were no related party transactions in the year.

Home-Start Ceredigion

Statement of Financial Activities by fund for the Year Ended 31 March 2025

Unrestricted Funds

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	8,060	13,073
Investment income	971	440
Total income	<u>9,031</u>	<u>13,513</u>
Expenditure on:		
Charitable activities	<u>(1,233)</u>	-
Total expenditure	<u>(1,233)</u>	-
Net income	7,798	13,513
Transfers between funds	1,000	-
Net movement in funds	8,798	13,513
Reconciliation of funds		
Total funds brought forward	<u>103,130</u>	<u>89,617</u>
Total funds carried forward	<u><u>111,928</u></u>	<u><u>103,130</u></u>

Home-Start Ceredigion

Statement of Financial Activities by fund for the Year Ended 31 March 2025

Restricted Funds

	Total Restricted Funds 2025 £	Total Restricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	220,300	215,724
Total income	<u>220,300</u>	<u>215,724</u>
Expenditure on:		
Charitable activities	(204,793)	(226,853)
Other expenditure	(164)	(193)
Governance costs	(1,800)	(1,800)
Total expenditure	<u>(206,757)</u>	<u>(228,846)</u>
Net income/(expenditure)	13,543	(13,122)
Transfers between funds	(1,000)	-
Net movement in funds	12,543	(13,122)
Reconciliation of funds		
Total funds brought forward	<u>40,547</u>	<u>53,669</u>
Total funds carried forward	<u><u>53,090</u></u>	<u><u>40,547</u></u>

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	228,360	228,797
Investment income (analysed below)	971	440
Total income	<u>229,331</u>	<u>229,237</u>
Expenditure on:		
Charitable activities (analysed below)	(206,026)	(226,853)
Other expenditure (analysed below)	(1,964)	(1,993)
Total expenditure	<u>(207,990)</u>	<u>(228,846)</u>
Net income	<u>21,341</u>	<u>391</u>
Net movement in funds	21,341	391
Reconciliation of funds		
Total funds brought forward	<u>143,677</u>	<u>143,286</u>
Total funds carried forward	<u>165,018</u>	<u>143,677</u>

This page does not form part of the statutory financial statements.

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Total 2025 £	Total 2024 £
<i>Donations and legacies</i>		
Donations and legacies	2,060	2,353
Grants, including capital grants	220,300	216,224
Management fees	6,000	10,220
	<u>228,360</u>	<u>228,797</u>
<i>Investment income</i>		
Interest on cash deposits	971	440
	<u>971</u>	<u>440</u>
<i>Charitable activities</i>		
Wages	(143,905)	(164,318)
Rent	(12,811)	(12,810)
Travel expenses	(4,001)	(9,459)
Insurance	(2,443)	(1,061)
Volunteer and scheme expenses (inc travel)	(1,944)	(1,352)
Training & courses	(1,772)	(927)
Support groups	(7,930)	(8,094)
Family hygiene & food poverty	(6,012)	(13,824)
Office expenses	(11,832)	(10,258)
Tig Fee	(4,126)	(2,500)
Consultancy	(3,250)	(2,250)
	<u>(200,026)</u>	<u>(226,853)</u>
<i>Other expenditure</i>		
Accountancy and legal fees	(1,800)	(1,800)
Bank charges	(164)	(193)
	<u>(1,964)</u>	<u>(1,993)</u>

HOME-START CEREDIGION

England & Wales - Charity number 1110771

Accounts

**Adroddiad CCB - 2023 - 2024
AGM Report - 2023 - 2024**

**Dydd Mawrth 3 Medi 2024
Tuesday 3 September 2024**

**Llawr Cyntaf /1st Floor
37 Stryd Fawr /High Street
Llanbedr Pont Steffan/Lampeter - SA48 7AW
Tel/Ffôn: (01570) 218546
Email/Ebost:homestartaberaeron@gmail.com**



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Aelodau Ymddiriedolwyr / Trustees Members

Trustees

Jane Thomas	Cadeirydd/Chair
Jan Young	Trysorydd/Treasurer
Mary Davies	Ymddiriedolwr/ Trustee
Miriam Menhennett	Ymddiriedolwr/ Trustee
Annwen Bell	GDPR Ymddiriedolwr/Trustee
Felicity Smart	Safeguarding Ymddiriedolwr/Trustee

Aelodau Staff/ Staff Members

Sharon Morris	Rheolwr y Cynllun/Scheme Manager
Angela Morgan	Trefnydd y Cynllun/Scheme Organiser
Cally Mason-George	Gweinyddwr y Cynllun/Scheme Administrator
Avril Gartland	Swyddog Gwirfoddolwyr/Volunteer Officer Gweithiwr Cymorth Rhieni Ifanc/Young Parent Support Worker
Lena Brown	Gweithiwr Grwp a Dechrau Da/Group and School Ready Worker
Val Morris	Gweithiwr Grwp / Group Worker
Ellen O'Donnell	Gweithiwr Teuluoedd a Gweithiwr Grwp / Family Support Worker and Group Worker

2023 - 2024

Neges wrth Cadeirydd yr Ymddiriedolwyr

A message from the Chair of Trustees

I am enjoying my time as Chair and family volunteer to Home-Start. We are now into our third year of our 5 year Lottery Grant and all our other funders, and it is again a testament to the commitment and hard work that the charity is still a strength in the community it serves, although this year we are finding that there are less grants available to apply for as we don't fit the criteria, thus said we are still looking and applying for grants to keep the scheme afloat.

Our dedicated team of volunteers and support workers have devoted time and commitment to visit families at home for 2-3 hours each week, for as long as it takes for them to overcome their difficulties.

Home-Start Ceredigion continues to thrive despite the current challenging circumstances for all voluntary organisations. Thanks to our generous funders and our excellent staff and volunteers, who unstintingly support families across the County, we are able to offer real friendship and practical help to parents and children who find themselves in difficulties.

I would like to take this opportunity to thank all our staff and volunteers without whom Home-Start Ceredigion would not function so efficiently. No challenge seems to be too great for them. Their dedication and enthusiasm makes us what we are.

Home-Start Ceredigion are proud to be a part of a strong partnership across agencies who are all focused on providing a package of support individually tailored to the needs of each family referred.

Jane Thomas
Chairperson

Scheme Manager Report 2023-24

Over the years there have been many changes in how the service is structured, funded, monitored, and evaluated, however, the one constant throughout remains the core business of providing one to one volunteer support to families, in their own homes – this unique service has stood the test of time and proved a lasting endurance as relevant today as it was in 1992 when the scheme started. My journey started with Home-Start in 1995 as a volunteer and I have enjoyed my journey and the opportunities it has given, and I am proud that I have been a manager since 2002. Our scheme has faced many ups and downs, and it is a constant struggle to meet funders criteria to be able to apply and the year ahead is going to be challenge but I believe in what we do and who we do it for and am grateful for a very supportive management and team.

As always a huge thank you to all our funders, big and small. We are lucky to be supported by a variety of grant-giving organisations as well as individual donors.

As with all small charities a sustainable income stream is vital to allow us to continue providing our much-needed services. Like many others, one of our biggest challenges in the current climate is securing the income we need to continue our vital work as we are a self-funding scheme. Our success in securing grants has enabled us to develop a strong staff team approach and consolidated our previous experience, skills and professional practice in working with families and young children to deliver a high-quality service and build on our reputation.

Scheme Support

342 families supported

1,163 individuals supported comprised of...

625 children and 538 parents/carers

3,495 hours of support provided by the project, of which...

762 hours were provided by volunteers

16 locations provided group support

306 families attended group support sessions

61 families received home-visiting support

28 families received School Ready support

42 families received Fast Response support

32 volunteers provided support to families

Families and volunteers remain at the heart of everything we do, and we are continually recruiting volunteers to increase the numbers of families supported.

Our volunteers including trustees and staff, give time, commitment, skills and experience to help support families with young children. We are extremely proud of the work we do and celebrate our success in bringing together parents who support parents in their own homes with young children. Home-Start Ceredigion has been a firm deeply rooted fixture throughout this community with local people supporting local families.

'If you change the way you look at things, the things you look at change'

Sharon

Treasurer's report 2023-24

Year 3 of my role as Treasurer of Home-Start Ceredigion. I will continue with the challenge of treasurer with Sharon's guidance and support to make sure the books are balanced every month.

At a time of financial uncertainty Home-Start Ceredigion has been very fortunate to have survived another year from various grants and we thank our funders for their support. As a management team we are grateful to Sharon for her work in securing ongoing funding, and the Team for working so hard sometimes under difficult pressures.

Feedback from our families keeps us motivated and proves that we are needed in the community, and this is why we keep going.

Funds enable Home-Start to continue to support families throughout the county and it is always humbling to get feedback from them.

Our Accounts prepared by Dale from LHP have been completed and will be passed at the AGM and sent to Companies House and Charity Commission to be signed off.

I will end by saying I am looking forward to year 4 as my role as Treasurer

Jan Young

**Detailed statement of financial Activities.
For The Year Ending 31st March 2024**

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Total 2024 £	Total 2023 £
<i>Donations and legacies</i>		
Donations and legacies	2,353	7,300
Grants, including capital grants	216,224	231,794
Management fees	<u>10,220</u>	<u>14,850</u>
	<u>228,797</u>	<u>253,944</u>
<i>Investment income</i>		
Interest on cash deposits	<u>440</u>	<u>144</u>
	<u>440</u>	<u>144</u>
<i>Charitable activities</i>		
Wages	(164,318)	(155,048)
Rent	(12,810)	(12,810)
Travel expenses	(9,459)	(8,038)
Insurance	(1,061)	(899)
Volunteer and scheme expenses (inc travel)	(1,352)	(2,861)
Training & courses	(927)	(3,865)
Support groups	(8,094)	(18,555)
Family hygiene & food poverty	(13,824)	(31,137)
Office expenses	(10,258)	(14,404)
Tig Fee	(2,500)	(2,880)
Consultancy	<u>(2,250)</u>	<u>(3,250)</u>
	<u>(226,853)</u>	<u>(253,747)</u>
<i>Other expenditure</i>		
Accountancy and legal fees	(1,800)	(1,500)
Bank charges	<u>(193)</u>	<u>(98)</u>
	<u>(1,993)</u>	<u>(1,598)</u>

SCHEME SUPPORT FIGURES FOR 2023-2024

342 families supported

1,163 individuals supported comprised of...

625 children and 538 parents/carers

3,495 hours of support provided by the project, of which...

762 hours were provided by volunteers

16 locations provided group support

306 families attended group support sessions

61 families received home-visiting support

28 families received School Ready support

42 families received Fast Response support

32 volunteers provided support to families

Service Provision

Home-Start Ceredigion provides a suite of support services to families with young children in Ceredigion, as follows:

- **Group support** – with groups initially supported by a Group Support Worker, aided by volunteers, but encouraged and supported over time to become independent peer support groups.
- **School Ready support** – a staff-led programme that helps pre-school children to develop their language, numeracy, hygiene and social skills in preparation for starting school.
- **Home-visiting** – a service that matches families with home-visiting befriending volunteers. Home-visiting remains an essential element of the scheme's suite of support services. This is particularly the case for families who do not feel sufficiently confident to attend groups, are too rurally isolated to regularly attend a group, or who simply feel that group support is not appropriate for their situation. In several instances, families that initially accessed Home-Start through attending groups have subsequently accepted additional home-visiting support.
- **Fast Response** – a staff-led support service that provides immediate support to families in urgent need.
- **Other scheme services** – including telephone and online support, and provision of food and hygiene parcels to families in need.

Families supported by our Volunteers have achieved:

- *Attending pre-school group*
- *Getting out of the house*
- *Encouraged me to return to my teaching role*
- *Able to talk about my issues and not bottle things up*
- *Positive parenting*
- *Selling items on social media while decluttering*
- *Help with food parcels*
- *Feeling less lonely*
- *Ideas on activities and outings to do with my child*
- *Confidence to get a job*
- *Tackling behaviour*
- *Someone to listen to*
- *Help to work out finances*
- *Confidence to chat to help reduce my anxiety*
- *To help me talk about things that are stressing me out*

Family quotes:

“My son and I are very grateful for the service provided, his eating is really coming along now and his confidence to interact with others is improving”

“Home-Start go above and beyond for families; we are very lucky to have them in our lives”

“The difference having a volunteer has made to our family is huge, the days don’t seem so dark now, she is like a ray of sunshine every week”

“The Slow Cooker food project has been incredibly helpful, not only for providing the food but also giving recipe inspiration and introducing my son to new food”

**Hoffen rhoi ddiolch i pawb sydd wedi cyfrannu i ni dros y flwyddyn diwethaf:
We would like to thank everybody for the Grants and kind donations over the
past year.**

Big Lottery Fund

Henry Smith Charity

Lloyds TSB

Families First

Community Foundation Wales

National Grid

Moondance

J & H Rausing

CCC Food Poverty

Home-Start UK-Mum's Group

Sainsburys Lampeter

Premier Lampeter

BT Open Reach

Dunbia Llanybydder

52 Lives

Lampeter Food Bank

Community Food project Lampeter

EJ Metals Recycling Lampeter

Premier Lampeter

Er Dy Les Di

Aimi & Gazz Edwards

Black Lion Royal Hotel, Lampeter

Aberystwyth University

Neuadd Jiwbili Llangeitho jubilee Hall

Aberystwyth Salvation Army

Tesco Superstore Aberystwyth

Tesco Stores Cardigan

Banc Bwyd Newcastle Emlyn

Diolch
Thank You

Company registration number: 05441452

Charity registration number: 1110771

Home-Start Ceredigion

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

LHP (Aberaeron)
1 North Road
Aberaeron
Ceredigion
SA46 0JD

Home-Start Ceredigion

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Home-Start Ceredigion

Reference and Administrative Details

Chairman	Jane Thomas
Secretary	Sharon Morris
Charity Registration Number	1110771
Company Registration Number	05441452
Registered Office	The charity is incorporated in England and Wales. 1st Floor 37 High Street Lampeter Ceredigion SA48 7AW
Independent Examiner	LHP (Aberaeron) 1 North Road Aberaeron Ceredigion SA46 0JD
Accountants	LHP (Aberaeron) Chartered Certified Accountants 1 North Road Aberaeron Ceredigion SA46 0JD

Home-Start Ceredigion

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Annwen Bell
	Janet Young
	Mrs Mary Eileen Davies
	Felicity Smart (appointed 27 July 2023)
	Miriam Menhennett

Chairman:	Jane Thomas
-----------	-------------

Secretary:	Sharon Morris
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Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Home-Start Ceredigion

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Home-Start Ceredigion for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

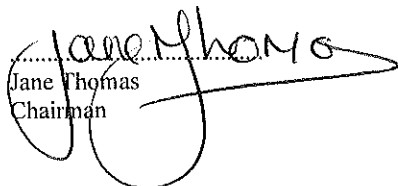
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 31/7/2024 and signed on its behalf by:


Jane Thomas
Chairman

Home-Start Ceredigion

Independent Examiner's Report to the trustees of Home-Start Ceredigion ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Home-Start Ceredigion as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


.....
Dale Hatfield
ACA

1 North Road
Aberaeron
Ceredigion
SA46 0JD

Date: 4/7/2024

Home-Start Ceredigion

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	13,073	215,724	228,797
Investment income	4	440	-	440
Total income		<u>13,513</u>	<u>215,724</u>	<u>229,237</u>
Expenditure on:				
Charitable activities	5	-	(226,853)	(226,853)
Other expenditure		-	(1,993)	(1,993)
Total expenditure		<u>-</u>	<u>(228,846)</u>	<u>(228,846)</u>
Net income/(expenditure)		<u>13,513</u>	<u>(13,122)</u>	<u>391</u>
Net movement in funds		13,513	(13,122)	391
Reconciliation of funds				
Total funds brought forward		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>
Total funds carried forward	13	<u>103,130</u>	<u>40,547</u>	<u>143,677</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	22,150	231,794	253,944
Investment income	4	144	-	144
Total income		<u>22,294</u>	<u>231,794</u>	<u>254,088</u>
Expenditure on:				
Charitable activities	5	(328)	(253,419)	(253,747)
Other expenditure		-	(1,598)	(1,598)
Total expenditure		<u>(328)</u>	<u>(255,017)</u>	<u>(255,345)</u>
Net income/(expenditure)		<u>21,966</u>	<u>(23,223)</u>	<u>(1,257)</u>
Net movement in funds		21,966	(23,223)	(1,257)
Reconciliation of funds				
Total funds brought forward		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>
Total funds carried forward	13	<u>89,618</u>	<u>53,667</u>	<u>143,285</u>

The notes on pages 8 to 15 form an integral part of these financial statements.

Home-Start Ceredigion

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2023 is shown in note 13.

Home-Start Ceredigion

(Registration number: 05441452)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Current assets			
Cash at bank and in hand	11	152,256	158,004
Creditors: Amounts falling due within one year	12	<u>(8,579)</u>	<u>(14,719)</u>
Net assets		<u>143,677</u>	<u>143,285</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		40,547	53,667
Unrestricted income funds			
Unrestricted funds		<u>103,130</u>	<u>89,618</u>
Total funds	13	<u>143,677</u>	<u>143,285</u>

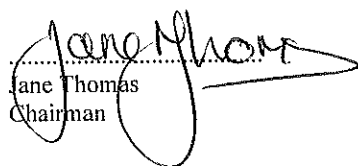
For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 5 to 15 were approved by the trustees, and authorised for issue on^{3.9.2024} and signed on their behalf by:


Jane Thomas
Chairman

The notes on pages 8 to 15 form an integral part of these financial statements.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Home-Start Ceredigion meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Depreciation and amortisation

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

Asset class	Depreciation method and rate
Fixtures and fittings	33% on cost
Computer equipment	33% on cost

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations and legacies;			
Donations	2,353	-	2,353
Grants, including capital grants;			
Grants	500	215,724	216,224
Management fees	10,220	-	10,220
	13,073	215,724	228,797
	13,073	215,724	228,797
	Unrestricted funds General £	Restricted funds £	Total 2023 £
Donations and legacies;			
Donations	7,300	-	7,300
Grants, including capital grants;			
Grants	-	231,794	231,794
Management fees	14,850	-	14,850
	22,150	231,794	253,944
	22,150	231,794	253,944

4 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	440	440
Total for 2024	440	440
Total for 2023	144	144

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Wages		-	164,318	164,318
Rent		-	12,810	12,810
Travel expenses		-	9,459	9,459
Insurance		-	1,061	1,061
Volunteer and scheme expenses (inc travel)		-	1,352	1,352
Training & courses		-	927	927
Support groups		-	8,094	8,094
Family hygiene & food poverty		-	13,824	13,824
Office expenses		-	10,258	10,258
Tig Fee		-	2,500	2,500
Consultancy		-	2,250	2,250
Total for 2024		-	226,853	226,853
Total for 2023		328	253,419	253,747

**Total expenditure
£**

In addition to the expenditure analysed above, there are also governance costs of £1,800 (2023 - £1,500) which relate directly to charitable activities. See note 6 for further details.

6 Analysis of governance and support costs

	Restricted funds £	Total funds £
Governance costs		
Accountancy and legal fees	1,800	1,800
Bank charges	193	193
Total for 2024	1,993	1,993
Total for 2023	1,598	1,598

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.
No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Staff costs

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Family Support	<u>7</u>	<u>8</u>

No employee received emoluments of more than £60,000 during the year.

9 Independent examiner's remuneration

	2024 £	2023 £
Other fees to examiners		
Examination-related assurance services	840	840
All other services	<u>960</u>	<u>660</u>
	<u>1,800</u>	<u>1,500</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	<u>152,256</u>	<u>158,004</u>

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	<u>8,579</u>	<u>14,719</u>

13 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	<u>89,617</u>	<u>13,513</u>	<u>-</u>	<u>103,130</u>
Restricted funds				
Big Lottery Fund	4,032	100,000	(103,602)	430
Lloyds TSB	17,140	-	(17,140)	-
Families First	3,887	45,000	(48,887)	-
Home-Start UK	11,655	-	(2,500)	9,155
Community Foundation Wales	1,995	5,000	(6,995)	-
Henry Smith Charity	12,403	36,050	(30,719)	17,734
J&H Rausing	2,557	-	(2,557)	-
CCC Food Poverty	-	7,174	(1,632)	5,542
Home-Start Mums Group	-	2,500	(2,500)	-
Moondance	-	10,000	(2,314)	7,686
National Grid	-	10,000	(10,000)	-
Restricted funds	<u>53,669</u>	<u>215,724</u>	<u>(228,846)</u>	<u>40,547</u>
Total funds	<u>143,286</u>	<u>229,237</u>	<u>(228,846)</u>	<u>143,677</u>

Home-Start Ceredigion

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	67,652	22,294	(328)	89,618
Restricted funds				
Big Lottery Fund	-	100,000	(95,968)	4,032
Lloyds TSB	23,397	27,250	(33,508)	17,139
CAVO	8,945	-	(8,945)	-
Garfield Weston Foundation	13,075	-	(13,075)	-
Families First	(2,751)	58,094	(51,456)	3,887
Home-Start UK	17,530	3,250	(9,125)	11,655
Community Foundation Wales	2,792	5,000	(5,797)	1,995
Henry Smith Charity	13,902	34,950	(36,450)	12,402
J&H Rausing	-	3,250	(693)	2,557
Restricted funds	76,890	231,794	(255,017)	53,667
Total funds	144,542	254,088	(255,345)	143,285

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Current assets	103,131	49,125	152,256
Current liabilities	-	(8,579)	(8,579)
Total net assets	<u>103,131</u>	<u>40,546</u>	<u>143,677</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Current assets	89,617	68,387	158,004
Current liabilities	-	(14,719)	(14,719)
Total net assets	<u>89,617</u>	<u>53,668</u>	<u>143,285</u>

15 Related party transactions

There were no related party transactions in the year.

Home-Start Ceredigion

Statement of Financial Activities by fund for the Year Ended 31 March 2024

Unrestricted Funds

	Total Unrestricted Funds 2024 £	Total Unrestricted Funds 2023 £
Income and Endowments from:		
Donations and legacies	13,073	22,150
Investment income	440	144
Total income	<u>13,513</u>	<u>22,294</u>
Expenditure on:		
Charitable activities	-	(328)
Total expenditure	<u>-</u>	<u>(328)</u>
Net income	<u>13,513</u>	<u>21,966</u>
Net movement in funds	13,513	21,966
Reconciliation of funds		
Total funds brought forward	<u>89,617</u>	<u>67,652</u>
Total funds carried forward	<u>103,130</u>	<u>89,618</u>

Home-Start Ceredigion

Statement of Financial Activities by fund for the Year Ended 31 March 2024

Restricted Funds

	Total Restricted Funds 2024 £	Total Restricted Funds 2023 £
Income and Endowments from:		
Donations and legacies	<u>215,724</u>	<u>231,794</u>
Total income	<u>215,724</u>	<u>231,794</u>
Expenditure on:		
Charitable activities	(226,853)	(253,419)
Other expenditure	(193)	(98)
Governance costs	<u>(1,800)</u>	<u>(1,500)</u>
Total expenditure	<u>(228,846)</u>	<u>(255,017)</u>
Net expenditure	<u>(13,122)</u>	<u>(23,223)</u>
Net movement in funds	(13,122)	(23,223)
Reconciliation of funds		
Total funds brought forward	<u>53,669</u>	<u>76,890</u>
Total funds carried forward	<u>40,547</u>	<u>53,667</u>

This page does not form part of the statutory financial statements.

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Total 2024 £	Total 2023 £
Income and Endowments from:		
Donations and legacies (analysed below)	228,797	253,944
Investment income (analysed below)	<u>440</u>	<u>144</u>
Total income	<u>229,237</u>	<u>254,088</u>
Expenditure on:		
Charitable activities (analysed below)	(226,853)	(253,747)
Other expenditure (analysed below)	<u>(1,993)</u>	<u>(1,598)</u>
Total expenditure	<u>(228,846)</u>	<u>(255,345)</u>
Net income/(expenditure)	<u>391</u>	<u>(1,257)</u>
Net movement in funds	391	(1,257)
Reconciliation of funds		
Total funds brought forward	<u>143,286</u>	<u>144,542</u>
Total funds carried forward	<u><u>143,677</u></u>	<u><u>143,285</u></u>

This page does not form part of the statutory financial statements.

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Total 2024 £	Total 2023 £
<i>Donations and legacies</i>		
Donations and legacies	2,353	7,300
Grants, including capital grants	216,224	231,794
Management fees	10,220	14,850
	<u>228,797</u>	<u>253,944</u>
<i>Investment income</i>		
Interest on cash deposits	440	144
	<u>440</u>	<u>144</u>
<i>Charitable activities</i>		
Wages	(164,318)	(155,048)
Rent	(12,810)	(12,810)
Travel expenses	(9,459)	(8,038)
Insurance	(1,061)	(899)
Volunteer and scheme expenses (inc travel)	(1,352)	(2,861)
Training & courses	(927)	(3,865)
Support groups	(8,094)	(18,555)
Family hygiene & food poverty	(13,824)	(31,137)
Office expenses	(10,258)	(14,404)
Tig Fee	(2,500)	(2,880)
Consultancy	(2,250)	(3,250)
	<u>(226,853)</u>	<u>(253,747)</u>
<i>Other expenditure</i>		
Accountancy and legal fees	(1,800)	(1,500)
Bank charges	(193)	(98)
	<u>(1,993)</u>	<u>(1,598)</u>

This page does not form part of the statutory financial statements.

**Adroddiad CCB - 2023 - 2024
AGM Report - 2023 - 2024**

**Dydd Mawrth 3 Medi 2024
Tuesday 3 September 2024**

**Llawr Cyntaf /1st Floor
37 Stryd Fawr /High Street
Llanbedr Pont Steffan/Lampeter - SA48 7AW
Tel/Ffôn: (01570) 218546
Email/Ebost:homestartaberaeron@gmail.com**



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Aelodau Ymddiriedolwyr / Trustees Members

Trustees

Jane Thomas	Cadeirydd/Chair
Jan Young	Trysorydd/Treasurer
Mary Davies	Ymddiriedolwr/ Trustee
Miriam Menhennett	Ymddiriedolwr/ Trustee
Annwen Bell	GDPR Ymddiriedolwr/Trustee
Felicity Smart	Safeguarding Ymddiriedolwr/Trustee

Aelodau Staff/ Staff Members

Sharon Morris	Rheolwr y Cynllun/Scheme Manager
Angela Morgan	Trefnydd y Cynllun/Scheme Organiser
Cally Mason-George	Gweinyddwr y Cynllun/Scheme Administrator
Avril Gartland	Swyddog Gwirfoddolwyr/Volunteer Officer Gweithiwr Cymorth Rhieni Ifanc/Young Parent Support Worker
Lena Brown	Gweithiwr Grwp a Dechrau Da/Group and School Ready Worker
Val Morris	Gweithiwr Grwp / Group Worker
Ellen O'Donnell	Gweithiwr Teuluoedd a Gweithiwr Grwp / Family Support Worker and Group Worker

2023 - 2024

Neges wrth Cadeirydd yr Ymddiriedolwyr

A message from the Chair of Trustees

I am enjoying my time as Chair and family volunteer to Home-Start. We are now into our third year of our 5 year Lottery Grant and all our other funders, and it is again a testament to the commitment and hard work that the charity is still a strength in the community it serves, although this year we are finding that there are less grants available to apply for as we don't fit the criteria, thus said we are still looking and applying for grants to keep the scheme afloat.

Our dedicated team of volunteers and support workers have devoted time and commitment to visit families at home for 2-3 hours each week, for as long as it takes for them to overcome their difficulties.

Home-Start Ceredigion continues to thrive despite the current challenging circumstances for all voluntary organisations. Thanks to our generous funders and our excellent staff and volunteers, who unstintingly support families across the County, we are able to offer real friendship and practical help to parents and children who find themselves in difficulties.

I would like to take this opportunity to thank all our staff and volunteers without whom Home-Start Ceredigion would not function so efficiently. No challenge seems to be too great for them. Their dedication and enthusiasm makes us what we are.

Home-Start Ceredigion are proud to be a part of a strong partnership across agencies who are all focused on providing a package of support individually tailored to the needs of each family referred.

Jane Thomas
Chairperson

Scheme Manager Report 2023-24

Over the years there have been many changes in how the service is structured, funded, monitored, and evaluated, however, the one constant throughout remains the core business of providing one to one volunteer support to families, in their own homes – this unique service has stood the test of time and proved a lasting endurance as relevant today as it was in 1992 when the scheme started. My journey started with Home-Start in 1995 as a volunteer and I have enjoyed my journey and the opportunities it has given, and I am proud that I have been a manager since 2002. Our scheme has faced many ups and downs, and it is a constant struggle to meet funders criteria to be able to apply and the year ahead is going to be challenge but I believe in what we do and who we do it for and am grateful for a very supportive management and team.

As always a huge thank you to all our funders, big and small. We are lucky to be supported by a variety of grant-giving organisations as well as individual donors.

As with all small charities a sustainable income stream is vital to allow us to continue providing our much-needed services. Like many others, one of our biggest challenges in the current climate is securing the income we need to continue our vital work as we are a self-funding scheme. Our success in securing grants has enabled us to develop a strong staff team approach and consolidated our previous experience, skills and professional practice in working with families and young children to deliver a high-quality service and build on our reputation.

Scheme Support

342 families supported

1,163 individuals supported comprised of...

625 children and 538 parents/carers

3,495 hours of support provided by the project, of which...

762 hours were provided by volunteers

16 locations provided group support

306 families attended group support sessions

61 families received home-visiting support

28 families received School Ready support

42 families received Fast Response support

32 volunteers provided support to families

Families and volunteers remain at the heart of everything we do, and we are continually recruiting volunteers to increase the numbers of families supported.

Our volunteers including trustees and staff, give time, commitment, skills and experience to help support families with young children. We are extremely proud of the work we do and celebrate our success in bringing together parents who support parents in their own homes with young children. Home-Start Ceredigion has been a firm deeply rooted fixture throughout this community with local people supporting local families.

'If you change the way you look at things, the things you look at change'

Sharon

Treasurer's report 2023-24

Year 3 of my role as Treasurer of Home-Start Ceredigion. I will continue with the challenge of treasurer with Sharon's guidance and support to make sure the books are balanced every month.

At a time of financial uncertainty Home-Start Ceredigion has been very fortunate to have survived another year from various grants and we thank our funders for their support. As a management team we are grateful to Sharon for her work in securing ongoing funding, and the Team for working so hard sometimes under difficult pressures.

Feedback from our families keeps us motivated and proves that we are needed in the community, and this is why we keep going.

Funds enable Home-Start to continue to support families throughout the county and it is always humbling to get feedback from them.

Our Accounts prepared by Dale from LHP have been completed and will be passed at the AGM and sent to Companies House and Charity Commission to be signed off.

I will end by saying I am looking forward to year 4 as my role as Treasurer

Jan Young

**Detailed statement of financial Activities.
For The Year Ending 31st March 2024**

Home-Start Ceredigion

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Total 2024 £	Total 2023 £
<i>Donations and legacies</i>		
Donations and legacies	2,353	7,300
Grants, including capital grants	216,224	231,794
Management fees	<u>10,220</u>	<u>14,850</u>
	<u>228,797</u>	<u>253,944</u>
<i>Investment income</i>		
Interest on cash deposits	<u>440</u>	<u>144</u>
	<u>440</u>	<u>144</u>
<i>Charitable activities</i>		
Wages	(164,318)	(155,048)
Rent	(12,810)	(12,810)
Travel expenses	(9,459)	(8,038)
Insurance	(1,061)	(899)
Volunteer and scheme expenses (inc travel)	(1,352)	(2,861)
Training & courses	(927)	(3,865)
Support groups	(8,094)	(18,555)
Family hygiene & food poverty	(13,824)	(31,137)
Office expenses	(10,258)	(14,404)
Tig Fee	(2,500)	(2,880)
Consultancy	<u>(2,250)</u>	<u>(3,250)</u>
	<u>(226,853)</u>	<u>(253,747)</u>
<i>Other expenditure</i>		
Accountancy and legal fees	(1,800)	(1,500)
Bank charges	<u>(193)</u>	<u>(98)</u>
	<u>(1,993)</u>	<u>(1,598)</u>

SCHEME SUPPORT FIGURES FOR 2023-2024

342 families supported

1,163 individuals supported comprised of...

625 children and 538 parents/carers

3,495 hours of support provided by the project, of which...

762 hours were provided by volunteers

16 locations provided group support

306 families attended group support sessions

61 families received home-visiting support

28 families received School Ready support

42 families received Fast Response support

32 volunteers provided support to families

Service Provision

Home-Start Ceredigion provides a suite of support services to families with young children in Ceredigion, as follows:

- **Group support** – with groups initially supported by a Group Support Worker, aided by volunteers, but encouraged and supported over time to become independent peer support groups.
- **School Ready support** – a staff-led programme that helps pre-school children to develop their language, numeracy, hygiene and social skills in preparation for starting school.
- **Home-visiting** – a service that matches families with home-visiting befriending volunteers. Home-visiting remains an essential element of the scheme's suite of support services. This is particularly the case for families who do not feel sufficiently confident to attend groups, are too rurally isolated to regularly attend a group, or who simply feel that group support is not appropriate for their situation. In several instances, families that initially accessed Home-Start through attending groups have subsequently accepted additional home-visiting support.
- **Fast Response** – a staff-led support service that provides immediate support to families in urgent need.
- **Other scheme services** – including telephone and online support, and provision of food and hygiene parcels to families in need.

Families supported by our Volunteers have achieved:

- *Attending pre-school group*
- *Getting out of the house*
- *Encouraged me to return to my teaching role*
- *Able to talk about my issues and not bottle things up*
- *Positive parenting*
- *Selling items on social media while decluttering*
- *Help with food parcels*
- *Feeling less lonely*
- *Ideas on activities and outings to do with my child*
- *Confidence to get a job*
- *Tackling behaviour*
- *Someone to listen to*
- *Help to work out finances*
- *Confidence to chat to help reduce my anxiety*
- *To help me talk about things that are stressing me out*

Family quotes:

“My son and I are very grateful for the service provided, his eating is really coming along now and his confidence to interact with others is improving”

“Home-Start go above and beyond for families; we are very lucky to have them in our lives”

“The difference having a volunteer has made to our family is huge, the days don’t seem so dark now, she is like a ray of sunshine every week”

“The Slow Cooker food project has been incredibly helpful, not only for providing the food but also giving recipe inspiration and introducing my son to new food”

**Hoffen rhoi ddiolch i pawb sydd wedi cyfrannu i ni dros y flwyddyn diwethaf:
We would like to thank everybody for the Grants and kind donations over the
past year.**

Big Lottery Fund

Henry Smith Charity

Lloyds TSB

Families First

Community Foundation Wales

National Grid

Moondance

J & H Rausing

CCC Food Poverty

Home-Start UK-Mum's Group

Sainsburys Lampeter

Premier Lampeter

BT Open Reach

Dunbia Llanybydder

52 Lives

Lampeter Food Bank

Community Food project Lampeter

EJ Metals Recycling Lampeter

Premier Lampeter

Er Dy Les Di

Aimi & Gazz Edwards

Black Lion Royal Hotel, Lampeter

Aberystwyth University

Neuadd Jiwbili Llangeitho jubilee Hall

Aberystwyth Salvation Army

Tesco Superstore Aberystwyth

Tesco Stores Cardigan

Banc Bwyd Newcastle Emlyn

Diolch
Thank You

HOME-START CEREDIGION

England & Wales - Charity number 1110771

Accounts

**Adroddiad CCB - 2021 - 2022
AGM Report - 2021 - 2022
Thursday 6th October 2022**

**HOME
START**

Ceredigion

30 Years of Home-Start Ceredigion

**Llawr Cyntaf /1st Floor
37 Stryd Fawr /High Street
Llanbedr Pont Steffan/Lampeter - SA48
7AW**

Tel/Ffôn: (01570) 218546

Email/Ebost: homestartaberaeron@gmail.com



**HOME
START**

**Support and friendship
for families**



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Aelodau Ymddiriedolwyr / Trustees Members

Annwen Bell Cadeirydd/Chair

Jan Young Trysorydd/Treasurer

Mary Davies Ymddiriedolwr/
Trustee

Miriam Menhennett Ymddiriedolwr/ Trustee

Jane Thomas Ymddiriedolwr/Trustee

Amanda Coulson Ymddiriedolwr/Trustee

Aelodau Staff/ Staff Members

Sharon Morris Rheolwr y Cynllun/Scheme Manager

Angela Morgan Trefnydd y Cynllun/Scheme Organiser

Avril Gartland Swyddog Gwirfoddolwyr/Volunteer Officer
Worker Gweithiwr Cymorth Rhieni Ifanc/Young Parent Support

Cally Mason-George Gweinyddwr y Cynllun/Scheme Administrator

Lena Brown Gweithiwr Cymorth Dechrau Da/Support Worker Dechrau Da

Val Morris Project Worker/Gweithwr Prosiect

2022
Neges wrth Cadeirydd yr
Ymddiriedolwyr

A message from the Chair of Trustees

After many months of applying for grants Home-Start is now financially secure after receiving Grants from Families First, Henry Smith, Lloyds TSB and The Lottery. This time last year we were finding our way back from Covid restrictions and a way forward to supporting and seeing our families. I would like to thank the Team for all their hard work in reassuring families that the Team was at hand for support, and they started supporting families with outdoor 'meet, walk and talk' sessions and eventually going back to home visiting and play groups, the families were all very happy with this as it would also help them find a new 'normal'.

I would like to thank Sharon and her team of staff who have worked so hard in challenging circumstances. A huge thank you goes to each and every volunteer who has given their time in the last year. Home-Start Ceredigion would be nothing without our volunteers. Thanks also goes to all the members of the management committee for their dedication and support. I thank those who financially enable the scheme to support so many families and young children. And finally thank you to our parents and children who make what we do feel so worthwhile.

Going forward it is with regret that due to work pressures I have had to resign as Chair but would like to wish the scheme every success in the future.

Annwen
Chairperson

Scheme Manager Report 2022

Over the years there have been many changes in how the service is structured, funded, monitored, and evaluated, however, the one constant throughout remains the core business of providing one to one volunteer support to families, in their own homes – this unique service has stood the test of time and proved a lasting endurance as relevant today as it was in 1992 when the scheme started. My journey started with Home-Start in 1995 as a volunteer and I have enjoyed my journey and the opportunities it has given, and I am proud that I have been a manager since 2002. We reached a milestone in 2022 with us

celebrating 30 years of service to our community and we celebrated with families, funders and volunteers at the 'Moody Calf'.

As a scheme we have also suffered a great loss with the passing of one of its co-founders Mr Cen Llwyd. We will miss his wisdom and humour and the fact that he was always available if the scheme hit a hurdle. Diolch Cen.

We are very grateful to all our funders, big and small. We are lucky to be supported by a variety of grant-giving organisations as well as individual donors.

As with all small charities a sustainable income stream is vital to allow us to continue providing our much-needed services. Like many others, one of our biggest challenges in the current climate is securing the income we need to continue our vital work as we are a self-funding scheme. Our success in securing grants has enabled us to develop a strong staff team approach and consolidated our previous experience, skills and professional practice in working with families and young children to deliver a high-quality service and build on our reputation.

Scheme Support

415 families supported, equating to 93% of referrals

1,537 individuals supported, comprised of...

823 children and 714 parents/carers

19,681 hours of support provided by the project, of which...

7,180 hours were provided by volunteers

39 families supported by the new perinatal service

8 locations provided group support

54 volunteers provided support to families

23 volunteers obtained employment/education opportunities as a result of their volunteering

192 care packs delivered to families during the pandemic

Regular consultation with our families has shown us that they would like face to face contact and groups to resume but would also like us to continue to receive online support as they feel they share a role in developing productive ways with us that will help them find their feet after Covid and give them the confidence to lower their isolation and loneliness which will lead them to give their children more opportunities and feel part of a community again.

Families and volunteers remain at the heart of everything we do and we are continually recruiting volunteers to increase the numbers of families supported.

Our volunteers including trustees and staff, give time, commitment, skills and experience to help support families with young children. We are extremely proud of the work we do and celebrate our success in bringing together parents who support parents in their own homes with young children. Home-Start Ceredigion has been a firm deeply rooted fixture throughout this community with local people supporting local families.

My first Year as Treasurer has been a learning curve and I have enjoyed the challenge and between myself and Sharon the books are balanced every month.

Home-Start Ceredigion has achieved the following outcomes, but the following funds which will contribute to the following realisation of the following:

'Surround yourself with people who believe in you and are going to lift you higher'
'Ability is what you are capable of doing, motivation determines what you do, Attitude determines how well you do it'

- Lottery 5 year funding
- Henry Smith 3 year funding
- Lloyds TSB 2 year funding
- Families First 2 year funding
- Community foundation 2 year
- Cavo 1 year
- Home-Start UK 1 year
- Garfield Weston 1 year

Sharon

We greatly appreciate this financial support as it has enabled the Scheme to continue and expand our services. Staff members ensure that the needs of families are considered when offering new services.

Reserves are constantly reviewed along with holding a reasonable amount in Contingency Fund.

The majority of our funding is restricted for specific projects and spending is within the budget agreed by funders.

The general fund has been used to finance any other services and costs that are not covered by restricted grants i.e. staff salary, remuneration according to NJC pay scales as agreed by MC in March 2022.

Jan Young
Treasurer

Treasurer's report 2020/2021

Detailed statement of financial
Activities.

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,110	1,000
Grants	144,237	251,300
Management fees	6,950	1,200
	<u>154,297</u>	<u>253,500</u>
Other trading activities		
Fundraising	5,695	2,101
Investment income		
Deposit account interest	3	13
	<u>159,995</u>	<u>255,614</u>
EXPENDITURE		
Charitable activities		
Wages	109,180	125,318
Rent	8,811	6,811
Insurance	960	885
Volunteer and scheme expenses (inc travel)	8,182	3,373
Training & courses	553	(175)
Support groups	8,007	5,847
Vouchers	-	3,425
Caerphilly share of grant	15,109	30,187
	<u>150,802</u>	<u>175,671</u>
Support costs		
Management		
Office expenses	14,834	8,698
Tig Fee	3,170	3,389
Consultancy	6,050	1,925
	<u>24,054</u>	<u>14,012</u>
Governance costs		
Accountancy and legal fees	1,560	1,500
	<u>176,416</u>	<u>191,183</u>
Total resources expended		
	<u>176,416</u>	<u>191,183</u>
Net (expenditure)/income	<u>(16,421)</u>	<u>64,431</u>

M oody Calf Celebration Day
30 Years of H ome-Start Ceredigion

Home-Start Ceredigion has celebrated its 30th year of supporting families this year.

To celebrate 30 years of support in Ceredigion our team of volunteers and families from across the county came together for a party in The Moody Calf in Llwynycelyn, Aberaeron. We had 148 in attendance who thoroughly enjoyed their time to play with their children, to socialise and eat some lovely food and cake.



A message from one of our mums we received following the day, "Thank you so much for today, Myself and Theo want to thank everyone involved in making today happen, it was really good and Theo thoroughly enjoyed himself. It's just what we needed after a rough week".

Our local MP Ben Lake was in attendance with Rachel from National Lottery Community Fund to help us celebrate.



Home-Start Ceredigion manager of 20 years, Sharon Morris said, "The Scheme has weathered many a challenge to sustain funding over the years but like any storm you rely on your crew to get you through it." The scheme would like to thank all involved throughout the years and recognise the recent loss of one of our organisations co-founders Cen Llwyd who was our Anchor. We would also like to thank one of our families who made us some special crochet gifts for our celebration which we will all treasure.

Scheme support for the last three years

415 families supported, equating to **93%** of referrals

1,537 individuals supported, comprised of...

823 children and **714** parents/carers

19,681 hours of support provided by the project, of which...

7,180 hours were provided by volunteers

39 families supported by the new perinatal service

8 locations provided group support

54 volunteers provided support to families

23 volunteers obtained employment/education opportunities as a result of their volunteering

192 care packs delivered to families during the pandemic

Our Wonderful Volunteers



"Don't ever question the value of volunteers. Noah's Ark was built by volunteers; the Titanic was built by professionals."

DAVE GYNN

Words used to describe our volunteers by our families:

Supportive

Kind

Pro-active

Encouraging
Reliable
Good Listener
Non-judgemental
Friendly

Caring
Open-minded
Like a second mum
Lovely
Amazing

Helpful
Positive
Cheerful
Chatty
Funny

Families supported by our Volunteers have achieved:

- Attending pre-school group
- Getting out of the house
- Encouraged me to return to my teaching role
- Able to talk about my issues and not bottle things up
- Positive parenting
- Selling items on social media while decluttering
- Help with food parcels
- Feeling less lonely
- Ideas on activities and outings to do with my child
- Confidence to get a job
- Tackling behaviour
- Someone to listen to
- Help to work out finances
- Confidence to chat to help reduce my anxiety
- To help me talk about things that are stressing me out

Family quotes:

“My volunteer is a lovely lady. I am so grateful for all of her help over the last few years. I will miss her lots”

“I look forward to Tuesdays to see my volunteer”

“Amanda is always available to support my children with their homework and play activities with them”

“Avril is one of the best support workers I have ever met, anyone would be lucky to have her as a support worker”

“Felicity is absolutely fantastic; she is an angel”

Volunteer Recruitment and Training

Gwirfoddolwr Newydd 2022/ Newly
trained volunteers 2022

Croeso i'n gwirfoddolwyr a gafodd eu hyfforddi'n ddigidol ar TEAMS 2022.
Welcome to our newly digitally trained on TEAMS volunteers of 2022.



Julie
Barros



Ems
Baker



Liberty
Furnstone



Imogen
Philip



Daniel
Crowle

Volunteer Promotion Days

Avril has been busy promoting Home-Start to recruit and train volunteers in locations such as Cellan Hall, Aberystwyth Job Centre and Cardigan just to name a few.



Service provision

Since September 2021, face-to-face support has gradually been reintroduced (initially via outdoor walks), with all families having received a review visit as soon as was practicable. Many families are still uncertain and afraid of Covid-19 and remain nervous about social interaction, including with Home-Start staff and volunteers (HS Ceredigion has taken the lead from families in letting them decide, for instance, whether they would prefer meetings to take place outside). Moving forward, the main challenges faced by families, as identified by staff and volunteers, are mental health issues, overcoming feelings of isolation, rebuilding confidence in social situations, domestic abuse, poverty, and uncertainty over the future, all of which have been greatly exacerbated by the pandemic and its associated restrictions. This tallies closely with the results of a survey of supported families that asked them what their key concerns were as we move out of the pandemic:

- the impact of the pandemic on my own/partner's mental health – 88%
- lack of available play/social activities opportunities for my children – 73%
- the impact of the pandemic on my own/partner's confidence in mixing with other families – 70%
- the impact of the pandemic on my child(ren)'s mental health – 66%
- anxiety about returning to using public services, e.g., public transport, leisure facilities, etc. – 62%
- health concerns over future waves of Covid-19 – 56%
- finances / debts – 56%
- not being able to access available activities and opportunities for my child(ren) because of cost – 53%
- the impact of the pandemic on my child(ren)'s education – 51%
- not being able to access available activities and opportunities for my child(ren) because of transport difficulties – 45%
- the impact of the pandemic on the development of my child(ren)'s ability to play and mix with other children – 44%

Staff emphasised the difficulties they have faced in ascertaining the presence of mental health issues, safeguarding issues and domestic abuse through remote support mechanisms and the importance of returning to face-to-face support to enable such situations to be identified and addressed. One member of staff pointed

Supported Families Comments

out that “a lot of babies were born during Covid, and we are now seeing these children aged 12 months plus, not knowing how to interact with their peers”. Given that the gradual reintroduction of face-to-face services only started four months before the project ended, it is too early to determine their effectiveness in addressing these post-pandemic needs. However, given the proven track record of Home-Start’s services in improving families’ mental health, confidence and well-being, and in providing opportunities for children, there are solid reasons for believing that the range of support provided by HS Ceredigion will help to address all of these issues.

“You have been a massive help, if it wasn’t for you, I don’t know what I would have done. You always listened to me and never judged me. I told you things I wouldn’t tell my family. Thank you for all your support.”

“Home-Start groups really helped my son socialise and come out of

himself but since Covid he has gone back into his shell and shies away from adults and children. Please bring the group back so that he can socialise again before he has to attend school.”

“Attending Home-Start groups has kept me sane! Having just a couple of hours each week to chat to other mums whilst the children play was heaven! During lockdown we as a family have missed attending Home-Start groups immensely and can’t wait for them to return.”

Mums supported by HS Ceredigion’s pre-pandemic group support service, commenting in the summer of 2021.

A message from a mum supported by Home-Start Ceredigion prior to the Covid-19 pandemic, commenting in May 2021.

“Before attending the Home-Start group I felt so lonely. Just me and my baby at home. I plucked up the courage to attend the group and the dark cloud over my head started to disappear. I felt so welcomed and to have a chat and a cuppa with the other mums was something I looked forward to every week!”

Christmas Events 2021

Christmas gifts donated by
Salvation Army, 52 Lives and
Christmas



Christmas Party / Parti





We held many Christmas parties in 2021, one for each of our groups. The families and children thoroughly enjoyed coming together after such a tough previous year of not being able to meet up due to COVID-19. Above are some of the many pictures we took at these parties.

~~Cynhaliom lawer o bartïon Nadolig yn 2021, un ar gyfer pob un o'n grwpiau. Roedd y teuluoedd a'r plant wrth eu bodd yn dod at ei gilydd ar ôl blwyddyn mor anodd o'r blaen lle nad oeddent yn gallu cyfarfod oherwydd COVID-19. Uchod mae rhai o'r lluniau hyn a gynnwyd gennym yn y partïon hyn.~~

Christmas Raffle

Raffl Nadolig

Dyma enillwyr ein raffl Nadolig a werthwyd gennym ar Noson Siopa Nadolig Llambedd ar 25ain o Dachwedd. Da iawn a Diolch i phawb a gyfrannodd ar y noson.



These are the winners of our Christmas raffle we sold at late night shopping in Lampeter on the 25th November. Well done and Thank you all who contributed on the night.

Working with other agencies

DONATED SHOES / RHODDION ESGIDIAU



Buom yn
Russell &
Mae'r rh
Start fwy
o'r 41,50
ar draws
Dywedod
ymfalchid
meithrin a

... yn ymdrechu i'w
Home-Start yn y modd hwn a chael effaith mor gadarnhaol ar
ddechrau'r flwyddyn newydd hon. ."

We were fortunate enough to receive donations of shoes from Russell and Bromley to help our Families and their children.

The donation means families supported by Home-Start can enjoy new shoes for their children for free. All 41,500 pairs of shoes have been distributed to 91 Home-Starts across all four nations of the UK.

A spokesperson from Russell & Bromley, said: "We pride ourselves in the charity relationships we endeavour to nurture and are delighted that we are able to help Home-Start families in this way and make such a positive impact at the start of this new year."

Coedwig Gymunedol Long Wood Community Woodland



We have been ever so fortunate to Long Wood Community again for receiving logs to keep our families warm through these cold Winter months. Long Wood is a 300 acre site of mixed woodland just North of Lampeter in Ceredigion. The woods are owned and managed by the local community For the people .

Rydym wedi bod mor ffodus i Gymuned Long Wood eto am dderbyn boncyffion i gadw ein teuluoedd yn gynnes trwy fisoedd oer y Gaeaf.

Mae Long Wood yn 300 safle erw o goetir cymysg ychydig i'r Gogledd o Lampeter yng Ngheredigion. Mae'r goedwig yn eiddo ac a reolir gan y gymuned leol ar gyfer y bobl.

Prosiect Barod i'r Ysgol
School Ready Project

Shared Recipes

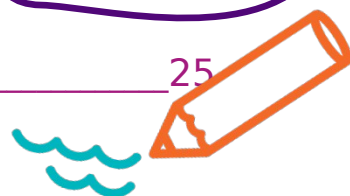
Here are some examples of a recipes we have made. We filmed ourselves making these recipes and shared them on Home-Start Ceredigion's Facebook page.

Dyma rai engreiffiau o ryseitiau rydyn ni wedi'u gwneud. Fe wnaethom filmio ein hunain yn gwneud y rseitiau hyn a'u rhannu ar



Here are a few pictures of our families partaking in our School Ready project, run by our 'Dechrau Da' School Worker Lena. Lena has been busy creating educational packs for the school ready project for our of pre-school age.

Dyma ychydig o luniau o'n teuluoedd yn cymryd rhan yn Prosiect Barod i'r Ysgol, yn cael ei redeg gan ein Gweithiwr Ysgol 'Dechrau Da' Lena. Mae Lena yn brysur yn creu pecynnau addysgol i'r Prosiect Barod am ysgol i'n plant o oedran cyn-ysgol.



**COOKING WITH
HOME-START
CEREDIGION**



Mars Bar Crispy Cakes

Ingredients:

- 100g butter
- 4 mars bars
- 150g Rice Crispies
- 1½ tbsp Golden Syrup
- 400g Milk Chocolate



1st Floor, 37 High Street, Lampeter, Ceredigion, SA48 7AW
T 01570 218546
E homestartaberaeron@gmail.com
F www.facebook.com/HSCeredigion

Man chwarae tu allan

Os hoffech chi archebu sesiwn chwarae am ddim yng nghefn ein swyddfeydd yn Lanbedr Pont Steffan, cysylltwch a ni yma ar ein tudalen Facebook.

Lluniau i ddilyn.

Outdoor Play/Chwarae



Outdoor Play area

If you would like to book a free play session at the offices in Lampeter, please message us here on Facebook .
Pictures to follow.





Hoffen rhoi ddiolch i pawb sydd wedi cyfrannu i ni dros y flwyddyn diwethaf:

We would like to thank everybody for their kind donations over the past year.

- ❖ Salvation Army
- ❖ Big Lottery Fund
- ❖ CAVO
- ❖ Henry Smith Charity
- ❖ Lloyds TSB
- ❖ Home-Start UK
- ❖ Families First
- ❖ Garfield and Weston
- ❖ Longwood Woodland project
- ❖ Sainsburys
- ❖ CO-OP
- ❖ Ceredigion Association of Voluntary Organisations
- ❖ Children in Need
- ❖ Home-Start UK
- ❖ Lampeter Town Council
- ❖ Wales Covid Resilience Fund

- ❖ Betty Lawes Foundation
- ❖ Community Foundation Wales

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023
FOR
HOME-START CEREDIGION

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION

**CONTENTS OF THE FINANCIAL STATEMENTS
For The Year Ended 31 March 2023**

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HOME-START CEREDIGION

**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 trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05441452 (England and Wales)

Registered Charity number

1110771

Registered office

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees

J THOMAS Chair
C LLWYD (resigned 19.6.2022)
M E DAVIES
M MENHENNETT
J YOUNG
A BELL (appointed 18.11.2022)
F SMART (appointed 27.7.2023)


Company Secretary

S MORRIS

Independent Examiner

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Approved by order of the board of trustees on 18/09/23 and signed on its behalf by:


.....
J THOMAS - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

Independent examiner's report to the trustees of HOME-START CEREDIGION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the ****ERROR - relevant professional body must be completed****, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

LHP

DALE HATFIELD

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 18/9/2023

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		22,149	231,795	253,944	154,297
Other trading activities	2	-	-	-	5,695
Investment income	3	144	-	144	3
Total		<u>22,293</u>	<u>231,795</u>	<u>254,088</u>	<u>159,995</u>
EXPENDITURE ON					
Charitable activities					
Family Support		328	253,418	253,746	177,916
Other		-	1,598	1,598	(1,500)
Total		<u>328</u>	<u>255,016</u>	<u>255,344</u>	<u>176,416</u>
NET INCOME/(EXPENDITURE)		21,965	(23,221)	(1,256)	(16,421)
RECONCILIATION OF FUNDS					
Total funds brought forward		67,652	76,890	144,542	160,963
TOTAL FUNDS CARRIED FORWARD		<u><u>89,617</u></u>	<u><u>53,669</u></u>	<u><u>143,286</u></u>	<u><u>144,542</u></u>

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Cash at bank		89,617	68,388	158,005	149,744
CREDITORS					
Amounts falling due within one year	9	-	(14,719)	(14,719)	(5,202)
NET CURRENT ASSETS		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
NET ASSETS		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
FUNDS	11				
Unrestricted funds				89,617	67,652
Restricted funds				<u>53,669</u>	<u>76,890</u>
TOTAL FUNDS				<u>143,286</u>	<u>144,542</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18.9.2023 and were signed on its behalf by:


J THOMAS - Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising	-	5,695
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	144	3
	<u> </u>	<u> </u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Other operating leases	<u>12,811</u>	<u>8,811</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
Family Support	<u>8</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,061	144,236	154,297
Other trading activities	5,695	-	5,695
Investment income	3	-	3
Total	<u>15,759</u>	<u>144,236</u>	<u>159,995</u>
EXPENDITURE ON			
Charitable activities			
Family Support	-	177,916	177,916
Other	-	(1,500)	(1,500)
Total	<u>-</u>	<u>176,416</u>	<u>176,416</u>
NET INCOME/(EXPENDITURE)	15,759	(32,180)	(16,421)
Transfers between funds	206	(206)	-
Net movement in funds	15,965	(32,386)	(16,421)
RECONCILIATION OF FUNDS			
Total funds brought forward	51,687	109,276	160,963
TOTAL FUNDS CARRIED FORWARD	<u>67,652</u>	<u>76,890</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	910	2,935	3,845
DEPRECIATION			
At 1 April 2022 and 31 March 2023	910	2,935	3,845
NET BOOK VALUE			
At 31 March 2023	-	-	-
At 31 March 2022	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Bank loans and overdrafts (see note 10)	-	2,204
Accrued expenses	14,719	2,998
	<u>14,719</u>	<u>5,202</u>

10. LOANS

An analysis of the maturity of loans is given below:

	2023 £	2022 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	2,204
	<u>-</u>	<u>2,204</u>

11. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	67,652	21,965	89,617
Restricted funds			
Big Lottery Fund	-	4,032	4,032
Lloyds TSB	23,397	(6,257)	17,140
Ceredigion Association of Voluntary Organisations	8,945	(8,945)	-
Garfield Weston Foundation	13,075	(13,075)	-
Families First	(2,751)	6,638	3,887
Home-Start UK	17,530	(5,875)	11,655
Community Foundation Wales	2,792	(797)	1,995
Henry Smith Charity	13,902	(1,499)	12,403
J & H Rausing	-	2,557	2,557
	<u>76,890</u>	<u>(23,221)</u>	<u>53,669</u>
TOTAL FUNDS	<u>144,542</u>	<u>(1,256)</u>	<u>143,286</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	22,293	(328)	21,965
Restricted funds			
Big Lottery Fund	99,999	(95,967)	4,032
Lloyds TSB	27,251	(33,508)	(6,257)
Ceredigion Association of Voluntary Organisations	-	(8,945)	(8,945)
Garfield Weston Foundation	-	(13,075)	(13,075)
Families First	58,094	(51,456)	6,638
Home-Start UK	3,249	(9,124)	(5,875)
Community Foundation Wales	5,001	(5,798)	(797)
Henry Smith Charity	34,951	(36,450)	(1,499)
J & H Rausing	3,250	(693)	2,557
	<u>231,795</u>	<u>(255,016)</u>	<u>(23,221)</u>
TOTAL FUNDS	<u>254,088</u>	<u>(255,344)</u>	<u>(1,256)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	51,687	15,759	206	67,652
Restricted funds				
Big Lottery Fund	75,388	(75,388)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	15,040	(1,965)	-	13,075
Families First	3,480	(6,231)	-	(2,751)
Home-Start UK	11,188	6,342	-	17,530
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
Wales Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>109,276</u>	<u>(32,180)</u>	<u>(206)</u>	<u>76,890</u>
TOTAL FUNDS	<u>160,963</u>	<u>(16,421)</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	15,759	-	15,759
Restricted funds			
Big Lottery Fund	46,128	(121,516)	(75,388)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	(1)	(1,964)	(1,965)
Families First	29,000	(35,231)	(6,231)
Home-Start UK	10,460	(4,118)	6,342
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>144,236</u>	<u>(176,416)</u>	<u>(32,180)</u>
TOTAL FUNDS	<u>159,995</u>	<u>(176,416)</u>	<u>(16,421)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	51,687	37,724	206	89,617
Restricted funds				
Big Lottery Fund	75,388	(71,356)	-	4,032
Lloyds TSB	-	17,140	-	17,140
Garfield Weston Foundation	15,040	(15,040)	-	-
Families First	3,480	407	-	3,887
Home-Start UK	11,188	467	-	11,655
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
Wales Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	1,995	-	1,995
Henry Smith Charity	-	12,403	-	12,403
J & H Rausing	-	2,557	-	2,557
	<u>109,276</u>	<u>(55,401)</u>	<u>(206)</u>	<u>53,669</u>
TOTAL FUNDS	<u>160,963</u>	<u>(17,677)</u>	<u>-</u>	<u>143,286</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,052	(328)	37,724
Restricted funds			
Big Lottery Fund	146,127	(217,483)	(71,356)
Lloyds TSB	52,251	(35,111)	17,140
Ceredigion Association of Voluntary Organisations	11,449	(11,449)	-
Garfield Weston Foundation	(1)	(15,039)	(15,040)
Families First	87,094	(86,687)	407
Home-Start UK	13,709	(13,242)	467
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	10,001	(8,006)	1,995
Henry Smith Charity	52,151	(39,748)	12,403
J & H Rausing	3,250	(693)	2,557
	<u>376,031</u>	<u>(431,432)</u>	<u>(55,401)</u>
TOTAL FUNDS	<u>414,083</u>	<u>(431,760)</u>	<u>(17,677)</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	7,300	3,110
Grants	231,794	144,237
Management fees	14,850	6,950
	<u>253,944</u>	<u>154,297</u>
Other trading activities		
Fundraising	-	5,695
Investment income		
Deposit account interest	144	3
	<u>254,088</u>	<u>159,995</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Wages	155,047	109,180
Rent	12,811	8,811
Travel expenses	8,038	-
Insurance	899	960
Volunteer and scheme expenses (inc travel)	2,862	8,182
Training & courses	3,865	553
Support groups	18,553	8,007
Family hygiene & food poverty	6,606	-
Funded Capital expenditure	24,532	-
Caerphilly share of grant	-	15,109
	<u>233,213</u>	<u>150,802</u>
Support costs		
Management		
Office expenses	14,403	14,834
Tig Fee	2,880	3,170
Consultancy	3,250	6,050
	<u>20,533</u>	<u>24,054</u>
Finance		
Bank charges	98	-
Governance costs		
Accountancy and legal fees	1,500	1,560
	<u>255,344</u>	<u>176,416</u>
Total resources expended		
	<u>255,344</u>	<u>176,416</u>
Net expenditure	<u>(1,256)</u>	<u>(16,421)</u>

This page does not form part of the statutory financial statements

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023
FOR
HOME-START CEREDIGION

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION

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For The Year Ended 31 March 2023**

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HOME-START CEREDIGION

**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 trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05441452 (England and Wales)

Registered Charity number

1110771

Registered office

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees

J THOMAS Chair
C LLWYD (resigned 19.6.2022)
M E DAVIES
M MENHENNETT
J YOUNG
A BELL (appointed 18.11.2022)
F SMART (appointed 27.7.2023)


Company Secretary

S MORRIS

Independent Examiner

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Approved by order of the board of trustees on 18/09/23 and signed on its behalf by:


.....
J THOMAS - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

Independent examiner's report to the trustees of HOME-START CEREDIGION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the ****ERROR - relevant professional body must be completed****, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

LHP

DALE HATFIELD

LHP ACCOUNTANTS
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 18/9/2023

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		22,149	231,795	253,944	154,297
Other trading activities	2	-	-	-	5,695
Investment income	3	144	-	144	3
Total		<u>22,293</u>	<u>231,795</u>	<u>254,088</u>	<u>159,995</u>
EXPENDITURE ON					
Charitable activities					
Family Support		328	253,418	253,746	177,916
Other		-	1,598	1,598	(1,500)
Total		<u>328</u>	<u>255,016</u>	<u>255,344</u>	<u>176,416</u>
NET INCOME/(EXPENDITURE)		21,965	(23,221)	(1,256)	(16,421)
RECONCILIATION OF FUNDS					
Total funds brought forward		67,652	76,890	144,542	160,963
TOTAL FUNDS CARRIED FORWARD		<u><u>89,617</u></u>	<u><u>53,669</u></u>	<u><u>143,286</u></u>	<u><u>144,542</u></u>

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Cash at bank		89,617	68,388	158,005	149,744
CREDITORS					
Amounts falling due within one year	9	-	(14,719)	(14,719)	(5,202)
NET CURRENT ASSETS		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
NET ASSETS		<u>89,617</u>	<u>53,669</u>	<u>143,286</u>	<u>144,542</u>
FUNDS	11				
Unrestricted funds				89,617	67,652
Restricted funds				<u>53,669</u>	<u>76,890</u>
TOTAL FUNDS				<u>143,286</u>	<u>144,542</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18.9.2023 and were signed on its behalf by:


J THOMAS - Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising	-	5,695

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	144	3

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Other operating leases	<u>12,811</u>	<u>8,811</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
Family Support	<u>8</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,061	144,236	154,297
Other trading activities	5,695	-	5,695
Investment income	3	-	3
Total	<u>15,759</u>	<u>144,236</u>	<u>159,995</u>
EXPENDITURE ON			
Charitable activities			
Family Support	-	177,916	177,916
Other	-	(1,500)	(1,500)
Total	<u>-</u>	<u>176,416</u>	<u>176,416</u>
NET INCOME/(EXPENDITURE)	15,759	(32,180)	(16,421)
Transfers between funds	206	(206)	-
Net movement in funds	15,965	(32,386)	(16,421)
RECONCILIATION OF FUNDS			
Total funds brought forward	51,687	109,276	160,963
TOTAL FUNDS CARRIED FORWARD	<u>67,652</u>	<u>76,890</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	910	2,935	3,845
DEPRECIATION			
At 1 April 2022 and 31 March 2023	910	2,935	3,845
NET BOOK VALUE			
At 31 March 2023	-	-	-
At 31 March 2022	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Bank loans and overdrafts (see note 10)	-	2,204
Accrued expenses	14,719	2,998
	<u>14,719</u>	<u>5,202</u>

10. LOANS

An analysis of the maturity of loans is given below:

	2023 £	2022 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	2,204
	<u>-</u>	<u>2,204</u>

11. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	67,652	21,965	89,617
Restricted funds			
Big Lottery Fund	-	4,032	4,032
Lloyds TSB	23,397	(6,257)	17,140
Ceredigion Association of Voluntary Organisations	8,945	(8,945)	-
Garfield Weston Foundation	13,075	(13,075)	-
Families First	(2,751)	6,638	3,887
Home-Start UK	17,530	(5,875)	11,655
Community Foundation Wales	2,792	(797)	1,995
Henry Smith Charity	13,902	(1,499)	12,403
J & H Rausing	-	2,557	2,557
	<u>76,890</u>	<u>(23,221)</u>	<u>53,669</u>
TOTAL FUNDS	<u>144,542</u>	<u>(1,256)</u>	<u>143,286</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	22,293	(328)	21,965
Restricted funds			
Big Lottery Fund	99,999	(95,967)	4,032
Lloyds TSB	27,251	(33,508)	(6,257)
Ceredigion Association of Voluntary Organisations	-	(8,945)	(8,945)
Garfield Weston Foundation	-	(13,075)	(13,075)
Families First	58,094	(51,456)	6,638
Home-Start UK	3,249	(9,124)	(5,875)
Community Foundation Wales	5,001	(5,798)	(797)
Henry Smith Charity	34,951	(36,450)	(1,499)
J & H Rausing	3,250	(693)	2,557
	<u>231,795</u>	<u>(255,016)</u>	<u>(23,221)</u>
TOTAL FUNDS	<u>254,088</u>	<u>(255,344)</u>	<u>(1,256)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	51,687	15,759	206	67,652
Restricted funds				
Big Lottery Fund	75,388	(75,388)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	15,040	(1,965)	-	13,075
Families First	3,480	(6,231)	-	(2,751)
Home-Start UK	11,188	6,342	-	17,530
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
WAles Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>109,276</u>	<u>(32,180)</u>	<u>(206)</u>	<u>76,890</u>
TOTAL FUNDS	<u>160,963</u>	<u>(16,421)</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	15,759	-	15,759
Restricted funds			
Big Lottery Fund	46,128	(121,516)	(75,388)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	(1)	(1,964)	(1,965)
Families First	29,000	(35,231)	(6,231)
Home-Start UK	10,460	(4,118)	6,342
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>144,236</u>	<u>(176,416)</u>	<u>(32,180)</u>
TOTAL FUNDS	<u>159,995</u>	<u>(176,416)</u>	<u>(16,421)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	51,687	37,724	206	89,617
Restricted funds				
Big Lottery Fund	75,388	(71,356)	-	4,032
Lloyds TSB	-	17,140	-	17,140
Garfield Weston Foundation	15,040	(15,040)	-	-
Families First	3,480	407	-	3,887
Home-Start UK	11,188	467	-	11,655
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
Wales Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	1,995	-	1,995
Henry Smith Charity	-	12,403	-	12,403
J & H Rausing	-	2,557	-	2,557
	<u>109,276</u>	<u>(55,401)</u>	<u>(206)</u>	<u>53,669</u>
TOTAL FUNDS	<u>160,963</u>	<u>(17,677)</u>	<u>-</u>	<u>143,286</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 March 2023

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,052	(328)	37,724
Restricted funds			
Big Lottery Fund	146,127	(217,483)	(71,356)
Lloyds TSB	52,251	(35,111)	17,140
Ceredigion Association of Voluntary Organisations	11,449	(11,449)	-
Garfield Weston Foundation	(1)	(15,039)	(15,040)
Families First	87,094	(86,687)	407
Home-Start UK	13,709	(13,242)	467
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	10,001	(8,006)	1,995
Henry Smith Charity	52,151	(39,748)	12,403
J & H Rausing	3,250	(693)	2,557
	<u>376,031</u>	<u>(431,432)</u>	<u>(55,401)</u>
TOTAL FUNDS	<u>414,083</u>	<u>(431,760)</u>	<u>(17,677)</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	7,300	3,110
Grants	231,794	144,237
Management fees	14,850	6,950
	<u>253,944</u>	<u>154,297</u>
Other trading activities		
Fundraising	-	5,695
Investment income		
Deposit account interest	144	3
	<u>254,088</u>	<u>159,995</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Wages	155,047	109,180
Rent	12,811	8,811
Travel expenses	8,038	-
Insurance	899	960
Volunteer and scheme expenses (inc travel)	2,862	8,182
Training & courses	3,865	553
Support groups	18,553	8,007
Family hygiene & food poverty	6,606	-
Funded Capital expenditure	24,532	-
Caerphilly share of grant	-	15,109
	<u>233,213</u>	<u>150,802</u>
Support costs		
Management		
Office expenses	14,403	14,834
Tig Fee	2,880	3,170
Consultancy	3,250	6,050
	<u>20,533</u>	<u>24,054</u>
Finance		
Bank charges	98	-
Governance costs		
Accountancy and legal fees	1,500	1,560
	<u>255,344</u>	<u>176,416</u>
Total resources expended		
	<u>255,344</u>	<u>176,416</u>
Net expenditure	<u>(1,256)</u>	<u>(16,421)</u>

This page does not form part of the statutory financial statements

HOME-START CEREDIGION

England & Wales - Charity number 1110771

Accounts

**Adroddiad CCB - 2021 - 2022
AGM Report - 2021 - 2022
Thursday 6th October 2022**

**HOME
START**

Ceredigion

30 Years of Home-Start Ceredigion

Llawr Cyntaf /1st Floor

37 Stryd Fawr /High Street

**Llanbedr Pont Steffan/Lampeter - SA48
7AW**

Tel/Ffôn: (01570) 218546

Email/Ebost: homestartaberaeron@gmail.com



**HOME
START**

**Support and friendship
for families**



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Aelodau Ymddiriedolwyr / Trustees Members

Annwen Bell	Cadeirydd/Chair
Jan Young	Trysorydd/Treasurer
Mary Davies	Trustees Ymddiriedolwr/ Trustee
Miriam Menhennett	Ymddiriedolwr/ Trustee
Jane Thomas	Ymddiriedolwr/Trustee
Amanda Coulson	Ymddiriedolwr/Trustee

Aelodau Staff/ Staff Members

Sharon Morris	Rheolwr y Cynllun/Scheme Manager
Angela Morgan	Trefnydd y Cynllun/Scheme Organiser
Avril Gartland Worker	Swyddog Gwirfoddolwyr/Volunteer Officer Gweithiwr Cymorth Rhieni Ifanc/Young Parent Support
Cally Mason-George	Gweinyddwr y Cynllun/Scheme Administrator
Lena Brown	Gweithiwr Cymorth Dechrau Da/Support Worker Dechrau Da
Val Morris	Project Worker/Gweithwr Prosiect

2022
Neges wrth Cadeirydd yr
Ymddiriedolwyr
A message from the Chair of Trustees

After many months of applying for grants Home-Start is now financially secure after receiving Grants from Families First, Henry Smith, Lloyds TSB and The Lottery. This time last year we were finding our way back from Covid restrictions and a way forward to supporting and seeing our families. I would like to thank the Team for all their hard work in reassuring families that the Team was at hand for support, and they started supporting families with outdoor 'meet, walk and talk' sessions and eventually going back to home visiting and play groups, the families were all very happy with this as it would also help them find a new 'normal'.

I would like to thank Sharon and her team of staff who have worked so hard in challenging circumstances. A huge thank you goes to each and every volunteer who has given their time in the last year. Home-Start Ceredigion would be nothing without our volunteers. Thanks also goes to all the members of the management committee for their dedication and support. I thank those who financially enable the scheme to support so many families and young children. And finally thank you to our parents and children who make what we do feel so worthwhile.

Going forward it is with regret that due to work pressures I have had to resign as Chair but would like to wish the scheme every success in the future.

Annwen
Chairperson

Scheme Manager Report 2022

Over the years there have been many changes in how the service is structured, funded, monitored, and evaluated, however, the one constant throughout remains the core business of providing one to one volunteer support to families, in their own homes - this unique service has stood the test of time and proved a lasting endurance as relevant today as it was in 1992 when the scheme started. My journey started with Home-Start in 1995 as a volunteer and I have enjoyed my journey and the opportunities it has given, and I am

proud that I have been a manager since 2002. We reached a milestone in 2022 with us celebrating 30 years of service to our community and we celebrated with families, funders and volunteers at the 'Moody Calf'.

As a scheme we have also suffered a great loss with the passing of one of its co-founders Mr Cen Llwyd. We will miss his wisdom and humour and the fact that he was always available if the scheme hit a hurdle. Diolch Cen.

We are very grateful to all our funders, big and small. We are lucky to be supported by a variety of grant-giving organisations as well as individual donors.

As with all small charities a sustainable income stream is vital to allow us to continue providing our much-needed services. Like many others, one of our biggest challenges in the current climate is securing the income we need to continue our vital work as we are a self-funding scheme. Our success in securing grants has enabled us to develop a strong staff team approach and consolidated our previous experience, skills and professional practice in working with families and young children to deliver a high-quality service and build on our reputation.

Scheme Support

415 families supported, equating to 93% of referrals

1,537 individuals supported, comprised of...

823 children and 714 parents/carers

19,681 hours of support provided by the project, of which...

7,180 hours were provided by volunteers

39 families supported by the new perinatal service

8 locations provided group support

54 volunteers provided support to families

23 volunteers obtained employment/education opportunities as a result of their volunteering

192 care packs delivered to families during the pandemic

Regular consultation with our families has shown us that they would like face to face contact and groups to resume but would also like us to continue to receive online support as they feel they share a role in developing productive ways with us that will help them find their feet after Covid and give them the confidence to lower their isolation and loneliness which will lead them to give their children more opportunities and feel part of a community again.

Families and volunteers remain at the heart of everything we do and we are continually recruiting volunteers to increase the numbers of families supported.

Our volunteers including trustees and staff, give time, commitment, skills and experience to help support families with young children. We are extremely

My first Year as Treasurer has been a learning curve and I have enjoyed the challenge and between myself and Sharon the books are balanced every month.

Home-Start completed many Grants this financial year and it was a tense time awaiting the outcomes, but luck and brilliant grant completions have resulted in the following funds which will secure the scheme for the next 3 years, and we will be looking to reapply to Henry Smith and other funders to match fund the Lottery of 5 years.

- Lottery 5 year funding
- Henry Smith 3 year funding
- Lloyds TSB 2 year funding
- Families First 2 year funding
- Community foundation 2 year
- Cavo 1 year
- Home-Start UK 1 year
- Garfield Weston 1 year

We greatly appreciate this financial support as it has enabled the Scheme to continue and expand our services. Staff members ensure that the needs of families are considered when offering new services.

Reserves are constantly reviewed along with holding a reasonable amount in Contingency Fund.

The majority of our funding is restricted for specific projects and spending is within the budget agreed by funders.

The general fund has been used to finance any other services and costs that are not covered by restricted grants i.e. staff salary, re numeration according to NJC pay scales as agreed by MC in March 2022.

Jan Young
Treasurer

Treasurer's report 2020/2021

Detailed statement of financial
Activities.

For the Year Ended 31st March 2021

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,110	1,000
Grants	144,237	251,300
Management fees	6,950	1,200
	<u>154,297</u>	<u>253,500</u>
Other trading activities		
Fundraising	5,695	2,101
Investment income		
Deposit account interest	3	13
	<u>159,995</u>	<u>255,614</u>
EXPENDITURE		
Charitable activities		
Wages	109,180	125,318
Rent	8,811	6,811
Insurance	960	885
Volunteer and scheme expenses (inc travel)	8,182	3,373
Training & courses	553	(175)
Support groups	8,007	5,847
Vouchers	-	3,425
Caerphilly share of grant	15,109	30,187
	<u>150,802</u>	<u>175,671</u>
Support costs		
Management		
Office expenses	14,834	8,698
Tig Fee	3,170	3,389
Consultancy	6,050	1,925
	<u>24,054</u>	<u>14,012</u>
Governance costs		
Accountancy and legal fees	1,560	1,500
	<u>176,416</u>	<u>191,183</u>
Total resources expended		
	<u>176,416</u>	<u>191,183</u>
Net (expenditure)/income	<u>(16,421)</u>	<u>64,431</u>

M oody Calf Celebration Day
30 Years of H ome-Start Ceredigion

[Home-Start Ceredigion](#) has celebrated its 30th year of supporting families this year.

To celebrate 30 years of support in Ceredigion our team of volunteers and families from across the county came together for a party in The Moody Calf in Llwynycelyn, Aberaeron. We had 148 in attendance who thoroughly enjoyed their time to play with their children, to socialise and eat some lovely food and cake.



A message from one of our mums we received following the day, "Thank you so much for today, Myself and Theo want to thank everyone involved in making today happen, it was really good and Theo thoroughly enjoyed himself. It's just what we needed after a rough week".

Our local MP Ben Lake was in attendance with Rachel from National Lottery Community Fund to help us celebrate.



[Home-Start Ceredigion](#) manager of 20 years, Sharon Morris said, "The Scheme has weathered many a challenge to sustain funding over the years but like any storm you rely on your crew to get you through it." The scheme would like to thank all involved throughout the years and recognise the recent loss of one of our organisations co-founders Cen Llwyd who was our Anchor. We would also like to thank one of our families who made us some special crochet gifts for our celebration which we will all treasure.



Scheme support for the last three years

415 families supported, equating to **93%** of referrals

1,537 individuals supported, comprised of...

823 children and **714** parents/carers

19,681 hours of support provided by the project, of which...

7,180 hours were provided by volunteers

39 families supported by the new perinatal service

8 locations provided group support

54 volunteers provided support to families

23 volunteers obtained employment/education opportunities as a result of their volunteering

192 care packs delivered to families during the pandemic

Our Wonderful Volunteers



"Don't ever question the value of volunteers. Noah's Ark was built by volunteers; the Titanic was built by professionals."

DAVE GYNN

[facebook.com/thecrownofjoy](https://www.facebook.com/thecrownofjoy)

Words used to describe our

volunteers by our families:

Supportive

Encouraging

Reliable

Good Listener

Cheerful

Non-judgemental

Friendly

Kind

Caring

Open-minded

Like a second mum

Lovely

Amazing

Pro-active

Helpful

Positive

Chatty

Funny

Families supported by our Volunteers have achieved:

- Attending pre-school group
- Getting out of the house
- Encouraged me to return to my teaching role
- Able to talk about my issues and not bottle things up
- Positive parenting
- Selling items on social media while decluttering
- Help with food parcels
- Feeling less lonely
- Ideas on activities and outings to do with my child
- Confidence to get a job
- Tackling behaviour
- Someone to listen to
- Help to work out finances
- Confidence to chat to help reduce my anxiety
- To help me talk about things that are stressing me out

Family quotes:

“My volunteer is a lovely lady. I am so grateful for all of her help over the last few years. I will miss her lots”

“I look forward to Tuesdays to see my volunteer”

“Amanda is always available to support my children with their homework and play activities with them”

“Avril is one of the best support workers I have ever met, anyone would be lucky to have her as a support worker”

“Felicity is absolutely fantastic; she is an angel”

Volunteer Recruitment and Training

Gwirfoddolwr Newydd 2022/ Newly trained volunteers 2022

Croeso i'n gwirfoddolwyr a gafodd eu hyfforddi'n ddigidol ar TEAMS 2022.
Welcome to our newly digitally trained on TEAMS volunteers of 2022.



Julie Barros Ems Baker

Liberty Furnstone Imogen Philip

Daniel Crowley

Volunteer Promotion Days

Avril has been busy promoting Home-Start to recruit and train volunteers in locations such as Cellan Hall, Aberystwyth Job Centre and Cardigan just to name a few.



VOLUNTEERS NEEDED

Are you a mum, dad, grandparent or carer?

Are you a Student studying childcare or education?

We need people with your experience to volunteer at Home-Start Ceredigion .

- Make a difference to the lives of parents and children
- Enhance your well-being
- Access free, high quality training

Find out more:
avrilhometartceredigion@gmail.com
01570 218546





Service provision

Since September 2021, face-to-face support has gradually been reintroduced (initially via outdoor walks), with all families having received a review visit as soon as was practicable. Many families are still uncertain and afraid of Covid-19 and remain nervous about social interaction, including with Home-Start staff and volunteers (HS Ceredigion has taken the lead from families in letting them decide, for instance, whether they would prefer meetings to take place outside). Moving forward, the main challenges faced by families, as identified by staff and volunteers, are mental health issues, overcoming feelings of isolation, rebuilding confidence in social situations, domestic abuse, poverty, and uncertainty over the future, all of which have been greatly exacerbated by the pandemic and its associated restrictions. This tallies closely with the results of a survey of supported families that asked them what their key concerns were as we move out of the pandemic:

- the impact of the pandemic on my own/partner's mental health - 88%
- lack of available play/social activities opportunities for my children - 73%
- the impact of the pandemic on my own/partner's confidence in mixing with other families - 70%
- the impact of the pandemic on my child(ren)'s mental health - 66%
- anxiety about returning to using public services, e.g., public transport, leisure facilities, etc. - 62%
- health concerns over future waves of Covid-19 - 56%
- finances / debts - 56%

- not being able to access available activities and opportunities for my child(ren) because of cost - 53%
- the impact of the pandemic on my child(ren)'s education - 51%
- not being able to access available activities and opportunities for my child(ren) because of transport difficulties - 45%
- the impact of the pandemic on the development of my child(ren)'s ability to play and mix with other children - 44%

Staff emphasised the difficulties they have faced in ascertaining the presence

of mental health issues, safeguarding issues and domestic abuse through remote support mechanisms and the importance of returning to face-to-face support to enable such situations to be identified and addressed. One member of staff pointed out that “a lot of babies were born during Covid, and we are now seeing these children aged 12 months plus, not knowing how to interact with their peers”. Given that the gradual reintroduction of face-to-face services only started four months before the project ended, it is too early to determine their effectiveness in addressing these post-pandemic needs. However, given the proven track record of Home-Start's services in improving families' mental health, confidence and well-being, and in providing opportunities for children, there are solid reasons for believing that the range of support provided by HS Ceredigion will help to address all of these issues.

Supported Families Comments

“You have been a massive help, if it wasn’t for you, I don’t know what I would have done. You always listened to me and never judged me. I told you things I wouldn’t tell my family. Thank you for all your support.”

“Home-Start groups really helped my son socialise and come out of himself but since Covid he has gone back into his shell and shies away from adults and children. Please bring the group back so that he can socialise again before he has to attend school.”

“Attending Home-Start groups has kept me sane! Having just a couple of hours each week to chat to other mums whilst the children play was heaven! During lockdown we as a family have missed attending Home-Start groups immensely and can’t wait for them to return.”

Mums supported by HS Ceredigion’s pre-pandemic group support service, commenting in the summer of 2021.

A message from a mum supported by Home-Start Ceredigion prior to the Covid-19 pandemic, commenting in May 2021.

“Before attending the Home-Start group I felt

so lonely. Just me and my baby at home. I plucked up the courage to attend the group and the dark cloud over my head started to disappear. I felt so welcomed and to have a chat and a cuppa with the other mums was something I looked forward to every week!”.

Christmas Events 2021

Christmas gifts donated by
Salvation Army, 52 Lives and
Christmas



Christmas Party / Parti



We held many Christmas parties in 2021, one for each of our groups. The families and children thoroughly enjoyed coming together after such a tough previous year of not being able to meet up due to COVID-19. Above are some of the many pictures we took at these parties.

Cynhaliom lawer o bartïon Nadolig yn 2021, un ar gyfer pob un o'n grwpiau. Roedd y teuluoedd a'r plant wrth eu bodd yn dod at ei gilydd ar ôl blwyddyn mor anodd o'r blaen lle nad oeddent yn gallu cyfarfod oherwydd COVID-19. Uchod mae rhai o'r llu o luniau a dynnwyd gennym

Christmas Raffle

Raffl Nadolig

Dyma enillwyr ein raffl Nadolig a werthwyd gennym ar Noson Siopa Nadolig Llambedd ar 25ain o Dachwedd. Da iawn a Diolch i phawb a gyfrannodd ar y noson.



These are the winners of our Christmas raffle we sold at late night shopping in

Lampeter on the 25th November. Well done and Thank you all who contributed on the night.

Working with other agencies

DONATED SHOES / RHODDION ESGIDIAU



Buom y
Russell
Mae'r rh
Start fw
o'r 41,50
ar draws
Dywedod
ymfalchi
meithrin
Home-Start



...un
...narecnu i'w
...yn gallu helpu teuluoedd
...moad hwn a chael effaith mor gadarnhaol ar
ddechrau'r flwyddyn newydd hon. ."

We were fortunate enough to receive donations of shoes from
Russell and Bromley to help our Families and their children.

The donation means families supported by Home-Start can enjoy
new shoes for their children for free. All 41,500 pairs of shoes have
been distributed to 91 Home-Starts across all four nations of the UK.

A spokesperson from Russell & Bromley, said: "We pride ourselves
in the charity relationships we endeavour to nurture and are
delighted that we are able to help Home-Start families in this way
and make such a positive impact at the start of this new year."

Coedwig Gymunedol Long Wood Community Woodland



We have been ever so fortunate to Long Wood Community again for receiving logs to keep our families warm through these cold Winter months. Long Wood is a 300 acre site of mixed woodland just North of Lampeter in Ceredigion. The woods are owned and managed by the local community For the people .

Rydym wedi bod mor ffodus i Gymuned Long Wood eto am dderbyn boncyffion i gadw ein teuluoedd yn gynnes trwy fisoedd oer y Gaeaf. Mae Long Wood yn 300 safle erw o goetir cymysg ychydig i'r Gogledd o Lamped yng Ngheredigion. Mae'r goedwig yn eiddo ac a reolir gan y gymuned leol ar gyfer y bobl.

Prosiect Barod i'r Ysgol School Ready Project

Prosiect Dechrau Da / A Good Start Project

Dechrau Da yw prosiect bach ni sydd yn helpu plant i paratoi ar gyfer yr ysgol.

Bydd ein gweithiwr cymorth yn rhoi sesiynau 1:1 i bob plentyn i:

- Cefnogi datblygiad iaith
- Datblygu sgiliau cymdeithasol
- Adnabod rhifau a lliwiau
- Ysgrifio sgiliau canolwraidd cadarnhaol
- Sgwyd ymlaen i ddatblygu arferion a ffiniau

Lle mae'n briodol, bydd y plentyn yn symud ymlaen i ddatblygu sgiliau hanfodol hysbysu.

A Good start is our project to support chi, through our Support worker giving 1:1 sessions.

- Support language development
- Develop social skills
- Identify numbers and colours.
- Stimulate concentration skills.
- Progress positive routines and boundaries.

Where appropriate the child will move on to a group setting, further develop these essential skills.

Am ffaith o'r math hon/ymholiadau, cyswllt a ni ar: For more info, enquiries please contact us at:
Ffôn/TEL: 01570 218546. e-bost/e-mail: homestartabereron@gmail.co.uk
Facebook: <https://www.facebook.com/HSCEd2020>



Here are a few pictures of our families partaking in our School Ready project, run by our 'Dechrau Da' School Worker Lena. Lena has been busy creating educational packs for the school ready project for our of pre-school age.

Dyma ychydig o luniau o'n teuluoedd yn cymryd rhan yn ein Prosiect Barod i'r Ysgol, yn cael ei redeg gan ein Gweithiwr Ysgol 'Dechrau Da' Lena. Mae Lena wedi bod yn brysur yn creu pecynnau addysgol i'r Prosiect Barod amysgol i'n plant o oedran cyn-ysgol.

Shared Recipes

Here are some examples of a recipes we have made. We filmed ourselves making these recipes and shared them on Home-Start Ceredigion's Facebook page.

Dyma rai engreiffoliau o ryseitiau rydyn ni wedi'u gwneud. Fe wnaethom ffilmio ein hunain yn gwneud y ryseitiau hyn a'u rhannu ar dudalen Facebook Home-Start Ceredigion.



COOKING WITH
HOME-START
CEREDIGION



Mars Bar Crispy Cakes

Ingredients:

100g butter
4 mars bars
150g Rice Crispies
1½ tbsp Golden Syrup
400g Milk Chocolate



Lampeter, Ceredigion, SA48 7AW
T 01570 218546
E homestartaberaeron@gmail.com
F www.facebook.com/HSCeredigion

Man chwarae tu allan

Os hoffech chi archebu sesiwn chwarae am ddim yng nghefn ein swyddfeydd yn Lanbedr Pont Steffan, cysylltwch a ni yma ar ein tudalen Facebook.

Lluniau i ddilyn.

Outdoor Play/Chwarae Tu Allan

Outdoor Play area

If you would like to book a free play session at our offices in Lampeter, please message us here on Facebook.
Pictures to follow.





Hoffen rhoi ddiolch i pawb sydd wedi cyfrannu i ni dros y flwyddyn diwethaf:

We would like to thank everybody for their kind donations over the past year.

- ❖ Salvation Army
- ❖ Big Lottery Fund
- ❖ CAVO
- ❖ Henry Smith Charity
- ❖ Lloyds TSB
- ❖ Home-Start UK
- ❖ Families First
- ❖ Garfield and Weston
- ❖ Longwood Woodland project
- ❖ Sainsburys
- ❖ CO-OP
- ❖ Ceredigion Association of Voluntary Organisations
- ❖ Children in Need
- ❖ Home-Start UK
- ❖ Lampeter Town Council
- ❖ Wales Covid Resilience Fund
- ❖ Betty Lawes Foundation

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

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

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION

**CONTENTS OF THE FINANCIAL STATEMENT
For The Year Ended 31 MARCH 2022**

Report of the Trustees

Independent Examiner's Report

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

HOME-START CEREDIGION

**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 trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05441452 (England and Wales)

Registered Charity number
1110771


Registered office
1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees
C LLWYD (resigned 19.6.22)
M E DAVIES
M MENHENNETT
J YOUNG
A BELL (resigned 4.3.22)
J CLACK (resigned 20.7.21)
J THOMAS (appointed 4.3.22)

Company Secretary
S MORRIS

Independent Examiner
HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Approved by order of the board of trustees on 6.10.2022 and signed on its behalf by:


.....
A BELL - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

Independent examiner's report to the trustees of HOME-START CEREDIGION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



DALE HATFIELD
ACA
HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 6/10/2022

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		10,061	144,236	154,297	253,500
Other trading activities	2	5,695	-	5,695	2,101
Investment income	3	3	-	3	13
Total		15,759	144,236	159,995	255,614
EXPENDITURE ON					
Charitable activities					
Family Support		-	177,916	177,916	187,758
Fund raising		-	-	-	1,925
Other		-	(1,500)	(1,500)	1,500
Total		-	176,416	176,416	191,183
NET INCOME/(EXPENDITURE)		15,759	(32,180)	(16,421)	64,431
Transfers between funds	11	206	(206)	-	-
Net movement in funds		15,965	(32,386)	(16,421)	64,431
RECONCILIATION OF FUNDS					
Total funds brought forward		51,687	109,276	160,963	96,532
TOTAL FUNDS CARRIED FORWARD		67,652	76,890	144,542	160,963

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
CURRENT ASSETS					
Cash at bank		70,103	79,641	149,744	164,472
CREDITORS					
Amounts falling due within one year	9	(2,451)	(2,751)	(5,202)	(3,509)
NET CURRENT ASSETS		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
NET ASSETS		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
FUNDS	11				
Unrestricted funds				67,652	51,687
Restricted funds				76,890	109,276
TOTAL FUNDS				<u>144,542</u>	<u>160,963</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 6.10.2022 and were signed on its behalf by:


A BELL - Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS
For The Year Ended 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular heading they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.22	31.3.21
	£	£
Fundraising	<u>5,695</u>	<u>2,101</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	<u>3</u>	<u>13</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	910	2,935	3,845
DEPRECIATION			
At 1 April 2021 and 31 March 2022	910	2,935	3,845
NET BOOK VALUE			
At 31 March 2022	-	-	-
At 31 March 2021	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Bank loans and overdrafts (see note 10)	2,204	-
Accrued expenses	2,998	3,509
	<u>5,202</u>	<u>3,509</u>

10. LOANS

An analysis of the maturity of loans is given below:

	31.3.22	31.3.21
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>2,204</u>	<u>-</u>

11. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	51,687	15,759	206	67,652
Restricted funds				
Big Lottery Fund	75,388	(75,388)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	15,040	(1,965)	-	13,075
Families First	3,480	(6,231)	-	(2,751)
Home-Start UK	11,188	6,342	-	17,530
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
WAles Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>109,276</u>	<u>(32,180)</u>	<u>(206)</u>	<u>76,890</u>
TOTAL FUNDS	<u>160,963</u>	<u>(16,421)</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movemen in funds £
Unrestricted funds			
General fund	15,759	-	15,759
Restricted funds			
Big Lottery Fund	46,128	(121,516)	(75,388)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	(1)	(1,964)	(1,965)
Families First	29,000	(35,231)	(6,231)
Home-Start UK	10,460	(4,118)	6,342
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>144,236</u>	<u>(176,416)</u>	<u>(32,180)</u>
TOTAL FUNDS	<u>159,995</u>	<u>(176,416)</u>	<u>(16,421)</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	50,798	1,389	(500)	51,687
Restricted funds				
Big Lottery Fund	37,837	37,551	-	75,388
Garfield Weston Foundation	1,909	13,131	-	15,040
Families First	492	2,988	-	3,480
Home-Start UK	3,735	7,453	-	11,188
Children in Need	1,761	(171)	-	1,590
Lampeter Town Council	-	(492)	500	8
Wales Covid Resilience Fund	-	198	-	198
Betty Lawes Foundation	-	2,384	-	2,384
	<u>45,734</u>	<u>63,042</u>	<u>500</u>	<u>109,276</u>
TOTAL FUNDS	<u>96,532</u>	<u>64,431</u>	<u>-</u>	<u>160,963</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,314	(1,925)	1,389
Restricted funds			
Big Lottery Fund	175,863	(138,312)	37,551
Garfield Weston Foundation	15,000	(1,869)	13,131
Families First	35,701	(32,713)	2,988
Home-Start UK	11,250	(3,797)	7,453
Children in Need	9,986	(10,157)	(171)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	<u>252,300</u>	<u>(189,258)</u>	<u>63,042</u>
TOTAL FUNDS	<u>255,614</u>	<u>(191,183)</u>	<u>64,431</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	50,798	17,148	(294)	67,652
Restricted funds				
Big Lottery Fund	37,837	(37,837)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	1,909	11,166	-	13,075
Families First	492	(3,243)	-	(2,751)
Home-Start UK	3,735	13,795	-	17,530
Children in Need	1,761	(1,761)	-	-
Lampeter Town Council	-	(492)	492	-
WAles Covid Resilience Fund	-	198	(198)	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>45,734</u>	<u>30,862</u>	<u>294</u>	<u>76,890</u>
TOTAL FUNDS	<u>96,532</u>	<u>48,010</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follow

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	19,073	(1,925)	17,148
Restricted funds			
Big Lottery Fund	221,991	(259,828)	(37,837)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	14,999	(3,833)	11,166
Families First	64,701	(67,944)	(3,243)
Home-Start UK	21,710	(7,915)	13,795
Children in Need	9,986	(11,747)	(1,761)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(2,500)	-
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>396,536</u>	<u>(365,674)</u>	<u>30,862</u>
TOTAL FUNDS	<u>415,609</u>	<u>(367,599)</u>	<u>48,010</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,110	1,000
Grants	144,237	251,300
Management fees	6,950	1,200
	<u>154,297</u>	<u>253,500</u>
Other trading activities		
Fundraising	5,695	2,101
Investment income		
Deposit account interest	3	13
	<u>159,995</u>	<u>255,614</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Wages	109,180	125,318
Rent	8,811	6,811
Insurance	960	885
Volunteer and scheme expenses (inc travel)	8,182	3,373
Training & courses	553	(175)
Support groups	8,007	5,847
Vouchers	-	3,425
Caerphilly share of grant	15,109	30,187
	<u>150,802</u>	<u>175,671</u>
Support costs		
Management		
Office expenses	14,834	8,698
Tig Fee	3,170	3,389
Consultancy	6,050	1,925
	<u>24,054</u>	<u>14,012</u>
Governance costs		
Accountancy and legal fees	1,560	1,500
	<u>176,416</u>	<u>191,183</u>
Total resources expended		
Net (expenditure)/income	<u>(16,421)</u>	<u>64,431</u>

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

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

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION

**CONTENTS OF THE FINANCIAL STATEMENT
For The Year Ended 31 MARCH 2022**

Report of the Trustees

Independent Examiner's Report

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

HOME-START CEREDIGION

**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 trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05441452 (England and Wales)

Registered Charity number

1110771

Registered office

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees

C LLWYD (resigned 19.6.22)
M E DAVIES
M MENHENNETT
J YOUNG
A BELL (resigned 4.3.22)
J CLACK (resigned 20.7.21)
J THOMAS (appointed 4.3.22)

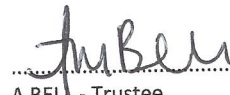
Company Secretary

S MORRIS

Independent Examiner

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Approved by order of the board of trustees on 6.10.2022 and signed on its behalf by:



A BELL - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

Independent examiner's report to the trustees of HOME-START CEREDIGION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



DALE HATFIELD
ACA
HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 6/10/2022

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		10,061	144,236	154,297	253,500
Other trading activities	2	5,695	-	5,695	2,101
Investment income	3	3	-	3	13
Total		15,759	144,236	159,995	255,614
EXPENDITURE ON					
Charitable activities					
Family Support		-	177,916	177,916	187,758
Fund raising		-	-	-	1,925
Other		-	(1,500)	(1,500)	1,500
Total		-	176,416	176,416	191,183
NET INCOME/(EXPENDITURE)		15,759	(32,180)	(16,421)	64,431
Transfers between funds	11	206	(206)	-	-
Net movement in funds		15,965	(32,386)	(16,421)	64,431
RECONCILIATION OF FUNDS					
Total funds brought forward		51,687	109,276	160,963	96,532
TOTAL FUNDS CARRIED FORWARD		67,652	76,890	144,542	160,963

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
CURRENT ASSETS					
Cash at bank		70,103	79,641	149,744	164,472
CREDITORS					
Amounts falling due within one year	9	(2,451)	(2,751)	(5,202)	(3,509)
NET CURRENT ASSETS		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
NET ASSETS		<u>67,652</u>	<u>76,890</u>	<u>144,542</u>	<u>160,963</u>
FUNDS	11				
Unrestricted funds				67,652	51,687
Restricted funds				76,890	109,276
TOTAL FUNDS				<u>144,542</u>	<u>160,963</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 6.10.2022 and were signed on its behalf by:


A BELL - Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS
For The Year Ended 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular heading they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.3.22	31.3.21
	£	£
Fundraising	<u>5,695</u>	<u>2,101</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	<u>3</u>	<u>13</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	910	2,935	3,845
DEPRECIATION			
At 1 April 2021 and 31 March 2022	910	2,935	3,845
NET BOOK VALUE			
At 31 March 2022	-	-	-
At 31 March 2021	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Bank loans and overdrafts (see note 10)	2,204	-
Accrued expenses	2,998	3,509
	<u>5,202</u>	<u>3,509</u>

10. LOANS

An analysis of the maturity of loans is given below:

	31.3.22	31.3.21
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>2,204</u>	<u>-</u>

11. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	51,687	15,759	206	67,652
Restricted funds				
Big Lottery Fund	75,388	(75,388)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	15,040	(1,965)	-	13,075
Families First	3,480	(6,231)	-	(2,751)
Home-Start UK	11,188	6,342	-	17,530
Children in Need	1,590	(1,590)	-	-
Lampeter Town Council	8	-	(8)	-
WAles Covid Resilience Fund	198	-	(198)	-
Betty Lawes Foundation	2,384	(2,384)	-	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>109,276</u>	<u>(32,180)</u>	<u>(206)</u>	<u>76,890</u>
TOTAL FUNDS	<u>160,963</u>	<u>(16,421)</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movemen in funds £
Unrestricted funds			
General fund	15,759	-	15,759
Restricted funds			
Big Lottery Fund	46,128	(121,516)	(75,388)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	(1)	(1,964)	(1,965)
Families First	29,000	(35,231)	(6,231)
Home-Start UK	10,460	(4,118)	6,342
Children in Need	-	(1,590)	(1,590)
Betty Lawes Foundation	-	(2,384)	(2,384)
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>144,236</u>	<u>(176,416)</u>	<u>(32,180)</u>
TOTAL FUNDS	<u>159,995</u>	<u>(176,416)</u>	<u>(16,421)</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	50,798	1,389	(500)	51,687
Restricted funds				
Big Lottery Fund	37,837	37,551	-	75,388
Garfield Weston Foundation	1,909	13,131	-	15,040
Families First	492	2,988	-	3,480
Home-Start UK	3,735	7,453	-	11,188
Children in Need	1,761	(171)	-	1,590
Lampeter Town Council	-	(492)	500	8
Wales Covid Resilience Fund	-	198	-	198
Betty Lawes Foundation	-	2,384	-	2,384
	<u>45,734</u>	<u>63,042</u>	<u>500</u>	<u>109,276</u>
TOTAL FUNDS	<u>96,532</u>	<u>64,431</u>	<u>-</u>	<u>160,963</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,314	(1,925)	1,389
Restricted funds			
Big Lottery Fund	175,863	(138,312)	37,551
Garfield Weston Foundation	15,000	(1,869)	13,131
Families First	35,701	(32,713)	2,988
Home-Start UK	11,250	(3,797)	7,453
Children in Need	9,986	(10,157)	(171)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	<u>252,300</u>	<u>(189,258)</u>	<u>63,042</u>
TOTAL FUNDS	<u>255,614</u>	<u>(191,183)</u>	<u>64,431</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	50,798	17,148	(294)	67,652
Restricted funds				
Big Lottery Fund	37,837	(37,837)	-	-
Lloyds TSB	-	23,397	-	23,397
Ceredigion Association of Voluntary Organisations	-	8,945	-	8,945
Garfield Weston Foundation	1,909	11,166	-	13,075
Families First	492	(3,243)	-	(2,751)
Home-Start UK	3,735	13,795	-	17,530
Children in Need	1,761	(1,761)	-	-
Lampeter Town Council	-	(492)	492	-
WAles Covid Resilience Fund	-	198	(198)	-
Community Foundation Wales	-	2,792	-	2,792
Henry Smith Charity	-	13,902	-	13,902
	<u>45,734</u>	<u>30,862</u>	<u>294</u>	<u>76,890</u>
TOTAL FUNDS	<u>96,532</u>	<u>48,010</u>	<u>-</u>	<u>144,542</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - continued
For The Year Ended 31 MARCH 2022

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follow

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	19,073	(1,925)	17,148
Restricted funds			
Big Lottery Fund	221,991	(259,828)	(37,837)
Lloyds TSB	25,000	(1,603)	23,397
Ceredigion Association of Voluntary Organisations	11,449	(2,504)	8,945
Garfield Weston Foundation	14,999	(3,833)	11,166
Families First	64,701	(67,944)	(3,243)
Home-Start UK	21,710	(7,915)	13,795
Children in Need	9,986	(11,747)	(1,761)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(2,500)	-
Community Foundation Wales	5,000	(2,208)	2,792
Henry Smith Charity	17,200	(3,298)	13,902
	<u>396,536</u>	<u>(365,674)</u>	<u>30,862</u>
TOTAL FUNDS	<u>415,609</u>	<u>(367,599)</u>	<u>48,010</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 MARCH 2022

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,110	1,000
Grants	144,237	251,300
Management fees	6,950	1,200
	<u>154,297</u>	<u>253,500</u>
Other trading activities		
Fundraising	5,695	2,101
Investment income		
Deposit account interest	3	13
	<u>159,995</u>	<u>255,614</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Wages	109,180	125,318
Rent	8,811	6,811
Insurance	960	885
Volunteer and scheme expenses (inc travel)	8,182	3,373
Training & courses	553	(175)
Support groups	8,007	5,847
Vouchers	-	3,425
Caerphilly share of grant	15,109	30,187
	<u>150,802</u>	<u>175,671</u>
Support costs		
Management		
Office expenses	14,834	8,698
Tig Fee	3,170	3,389
Consultancy	6,050	1,925
	<u>24,054</u>	<u>14,012</u>
Governance costs		
Accountancy and legal fees	1,560	1,500
	<u>176,416</u>	<u>191,183</u>
Total resources expended		
Net (expenditure)/income	<u>(16,421)</u>	<u>64,431</u>

HOME-START CEREDIGION

England & Wales - Charity number 1110771

Accounts

Adroddiad CCB - 2021
AGM Report - 2021

HOME START

Ceredigion

Llawr Cyntaf /1st Floor
37 Stryd Fawr /High Street
Llanbedr Pont Steffan/Lampeter - SA48 7AW
Tel/Ffôn: (01570) 218546
[:homestartaberaeron@gmail.com](mailto:homestartaberaeron@gmail.com)



Ymddiriedolwyr/Trustees

Annwen Bell	Cadeirydd/Chair
Jan Young	Trysorydd/Treasurer
Cen Llwyd	Ymddiriedolwr/ Trustee
Mary Davies	Ymddiriedolwr/Trustee
Miriam Menhennet	Ymddiriedolwr/Trustee

Aelod o Staff/ Staff Members

Sharon Morris	Rheolwr y Cynllun/Scheme Manager
Angela Morgan	Trefnydd y Cynllun/Scheme Organiser
Avril Gartland	Swyddog Gwirfoddolwyr/Volunteer Officer Gweithiwr Cymorth Amenedigol/Perinatal Support Worker
Dona Hage	Gweinyddwr y Cynllun/Scheme Administrator Cydlynnydd HWB / HUB Co-Ordinator
Lena Brown	Gweithiwr Cymorth Dechrau Da/Support Worker Dechrau Da
Val Morris	Project Worker/Gweithwr Prosiect

2020/2021
Adroddiad Cadeirydd yr Ymddiriedolwyr
Chair of Trustees Report

The last year has brought many challenges to the way we live and work in which Home-Start Ceredigion has had to adapt to. This time last year we thought that we would be going back to “normal” and revert back to home visiting and play groups but unfortunately not. Home-Start Ceredigion has had to ensure that their families are supported even though it hasn’t been done face to face which has been done really well.

I would like to thank Sharon and her team of staff who have worked so hard in challenging circumstances. A huge thank you goes to each and every volunteer who has given their time in the last year. Home-Start Ceredigion would be nothing without our volunteers. Thanks also goes to all the members of the management committee for their dedication and support. I thank those who financially enable the scheme to support so many families and young children. And finally thank you to our parents and children who make what we do feel so worthwhile. I hope going into the new normal that we can still carry on doing the great job that we are doing. Giving families in Ceredigion the best support possible

Annwen
Chairperson



Scheme Manager Report 2021

Over the years there have been many changes in how the service is structured, funded, monitored and evaluated, however, the one constant throughout remains the core business of providing one to one volunteer support to families, in their own homes – this unique service has stood the test of time and proved a lasting endurance as relevant today as it was in 1992 when the scheme started. My journey started with Home-Start in 1995 as a volunteer and I have enjoyed my journey and the opportunities it has given, and I am proud that I have been a manager since 2002. We reach a milestone in 2022 with us celebrating 30 years of service to our community and we aim to celebrate with families, volunteers past and present

We are very grateful to all our funders, big and small. We are lucky to be supported by a variety of grant-giving organisations as well as individual donors and the hundreds of people who come to our fundraising events or do a sponsored challenge for us

As with all small charities a sustainable income stream is vital to allow us to continue providing our much-needed services. Like many others, one of our biggest challenges in the current climate is securing the income we need to continue our vital work as we are a self-funding scheme. Our success in securing grants has enabled us to develop a strong staff team approach and consolidated our previous experience, skills and professional practice in working with families and young children to deliver a high-quality service and build on our reputation.

Covid pandemic impacted heavily on vulnerable families in Ceredigion. The scheme's consultations with families throughout the pandemic have shown increased levels of concerns in families about their children's, and even more so, parents' mental health. Many families are experiencing stress over job insecurity and their current/future financial situation, with many already living in poverty and many more likely to enter poverty as the economic consequences of the pandemic take hold. Pre-existing social anxieties have been amplified by the effects of lockdowns, restrictions and fear of the virus, leading to many families becoming even more socially isolated and lacking confidence to mix with other families and/or access public services. This is further exacerbated by many families experiencing anxiety about returning to the use of public transport. These impacts have led to a significant increase in the number of families seeking support from Home-Start Ceredigion over the coming months, many agencies have been highly appreciative of Home-Start Ceredigion's leading role in providing emergency support for families throughout the pandemic.

Online support:

During Covid 100% of our families were offered online support through telephone calls, facetime, closed Facebook groups

- 76% initially took up this support but this rose to 87% as Covid progressed.
- 53% received telephone support
- 53% by text/email
- 90% visited/accessed closed Facebook pages
- 59% took part in online activities provided by us
- 89% used our cooking/craft ideas
- 395 care packages including food packs, hygiene products, craft packs, clothing, toys, furniture, per food were dropped at families doorstep

Regular consultation with our families has shown us that they would like face to face contact and groups to resume but would also like us to continue to receive online support as they feel they share a role in developing productive ways with us that will help them find their feet after Covid and give them the confidence to lower their isolation and loneliness which will lead them to give their children more opportunities and feel part of a community again

Families and volunteers remain at the heart of everything we do and we are continually recruiting volunteers to increase the numbers of families supported.

Our volunteers including trustees and staff, give time, commitment, skills and experience to help support families with young children. We are extremely proud of the work we do and celebrate our success in bringing together parents who support parents in their own homes with young children. Home-Start Ceredigion has been a firm deeply rooted fixture throughout this community with local people supporting local families.

'Surround yourself with people who believe in you and are going to lift you higher'

'Ability is what you are capable of doing, motivation determines what you do, Attitude determines how well you do it'

Sharon

Adroddiad y Trysorydd 2020/2021

Cafwyd cefnogaeth i Gynllun Home-start Ceredigion gan :

Loteri

Teuluoedd yn 1af. / Cefnogaeth i deuluoedd

Cronfa Garfield Weston Foundation / Gweithiwr Ymateb Cyflym

Plant mewn angen / Cunllun Barod i'r Ysgol

Home-start UK /Cefnogaeth Teuluoedd mewn Gwaith

Rhoddion:

Cyngor Tref Llanbed

Cronfa Ystwythder Covid Cymru

Cronfa Betty Lawes

Mae'r gefnogaeth i Home-start yma yng Ngeredigion yn cael ei werthfawrogi yn fawr fel y gallwn barhau i fod yma i fod o gymorth i deuluoedd y Sir. Mae'n staff bob amser yn ystyried gofynion teuluoedd wrth gynnig cynlluniau newydd.

Mae'r pandemic Covid 19 wedi atal ein gwaith allan yn y gymuned y flwyddyn yma a bu rhaid i'n staff gydymffurfio gyda rheolau Llywodraeth Cymru. Diolch i'r sffaff i gyd am addasu i weithio yn rhithiol

Mae cefnogaeth ariannol dros 3 blynedd diwethaf y Lotteri, sef prif fynhonnell ein cyllid, yn dod i ben eleni ac fe gytunodd y Pwyllgor Rheoli i gontractio D Green i weithio gyda Rheolwr y Cynllun i baratoi Cynllun Busnes am y 3 blynedd nesaf i'w ddefnyddio ar gyfer ceisiadau grant.

Bu rhaid i ni droi lawr cynnig Barcud o swyddfa ar safle datblygiad Creuddyn yn nhref Llanbed o ystyried ein sefyllfa ariannol. Ni allem gymryd y cynnig ar ôl derbyn pris y rhent. Byddwn yn ailedrych ar sefyllfa ein swyddfa pan byddwn yn ailedrych ar delerau ein swyddfa cyfredol.

Mae mwyafrif ein cefnogaeth ariannol yn amodol at wariant penodedig ac roedd y gwariant i gyd o fewn ein cytundeb.

Mae ein cronfa rhydd yn cael ei defnyddio ar gyfer unrhyw broiect ychwanegol, costau na ellir ei rhoi gogyfer a chronfeydd eraill ee. Codi cyflogau sffaff i fod o fewn NJC Pyscles a gytunwyd gan y Pwyllgor Rheoli.

Cedwir swm penodol wrth law ar gyfer gwariant posibilrwydd.

Treasurer's report 2020/2021

The Home-start Scheme in Ceredigion was supported by:

Lottery for Salaries Office costs, travel expenses, volunteer's expenses training and rent & premises costs

Families First / Family support

Garfield Weston Foundation / Fast response Worker

Children in Need/School ready program

Home-start UK / working families

Donations:

Lampeter Town Council

Wales Covid Resilience Fund

Betty Lawes Foundation

We greatly appreciate this financial support as it has enabled the Scheme to continue and expand our services. Staff members ensure that the needs of families are considered when offering new services. Due to Covid 19 virus restrictions all staff members adjusted work practices to conform with Welsh Government rules.

As we come to the final year of Lottery funding which was our main source of income the Management Committee contracted Mr. D Green to work with our Scheme Manager to prepare a 3year business plan in preparation to be used in grant applications.

The offer of office space from Barcud in the new development at Lampeter had to be turned down due to our financial situation to commit to the rent in the long term. This will be reviewed when our current office agreement is discussed.

Reserves are constantly reviewed along with holding a reasonable amount in Contingency Fund.

Most of our funding is restricted for specific projects and spending is within the budget agreed by funders.

The general fund has been used to finance any other services and costs that are not covered by restricted grants i.e. staff salary, re numeration according to NJC pay scales as agreed by MC in April 2021.

Detailed statement of financial Activities.

For The Year Ending 31March 2021

INCOMING RESOURCES	2021	2020
<u>Voluntary Income</u>		
Donations	1,000	513
Grants	251,300	224,286
Management fees	1,200	2,445
	<u>253,500</u>	<u>227,224</u>
<u>Activities for generating funds</u>		
Fundraising	2,101	199
<u>Investment Income</u>		
Deposit account interest	13	66
Total incoming resources	<u>255,614</u>	<u>227,509</u>
RESOURCES EXPENDED		
<u>Charitable activities</u>		
Wages	125,318	133,791
Rent	6,811	7,059
Insurance	885	1,256
Volunteer and scheme expenses (inc travel)	3,373	8,471
Training & Courses	(175)	4,014
Support Groups	5,847	5,889
Vouchers	3,425	-
Caerphilly share of grant	30,187	28,106
	<u>175,671</u>	<u>188,586</u>
<u>Governance costs</u>		
Accountancy	1,500	1,500
Legal Fees	-	2,270
	<u>1,500</u>	<u>3,770</u>
<u>Support costs</u>		
Management		
Office expenses	8,698	9,623
Tig Fee	3,389	2,009
Consultancy	1,925	-
	<u>14,012</u>	<u>11,632</u>
Total resources expended	<u>191,183</u>	<u>203,988</u>
Net income	<u>64,431</u>	<u>23,521</u>

Audited by Hatfield & John Accountants
Sharon Morris
Scheme Manager

*Christmas gifts donated
by Salvation Army, 52
Lives and White Stuff*



*Coedwig Gymunedol Long Wood
Community Woodland*



We have been ever so fortunate to Long Wood Community again for receiving logs to keep our families warm through these cold Winter months. Long Wood is a 300 acre site of mixed woodland just North of Lampeter in Ceredigion. The woods are owned and managed by the local community For the people .

Rydym wedi bod mor ffodus i Gymuned Long Wood eto am dderbyn boncyffion i gadw ein teuluoedd yn gynnes trwy fisoedd oer y Gaeaf. Mae Long Wood yn 300 safle erw o goetir cymysg ychydig i'r Gogledd o Lamped yng Ngheredigion. Mae'r goedwig yn eiddo ac a reolir gan y gymuned leol ar gyfer y bobl.



Helpwyr bach Home-Start little helpers



Ar dechrau'r flwyddyn buodd plant a gefnogir gan Home-Start yn awyddus i ddangos eu sgiliau ac annog plant eraill i baratoi a rhannu eu ryseitiau.



At the start of 2021 we had some Home-Start supported children eager to show their skills and encourage other children to prepare and share their recipes.

Dyma stori a wnaeth un o'n teuluoedd ysgrifennu amdano'i daith ac fe'i cyhoeddwyd i Home-Start UK.

This is a story written by one of our families about her journey and published to Home-Start UK.

Victoria faced a triple whammy – a new baby, a new town and then lockdown. She tells us her story for today's [#FridayFocus](#)

"Moving to Wales with my husband felt like a dream come true. Then baby Jake arrived and everything changed. Naturally we were delighted with him, but once he was born the reality of being four hours from family and friends hit home. I was on maternity leave and, with time on my hands, started to feel quite isolated. I didn't know anyone nearby and realised how much I missed my family. I felt like I didn't quite know what I was doing. I needed human contact, and Jake needed to see other children.

"Attending **Home-Start Ceredigion**'s weekly playgroup in the village pre-lockdown made me feel part of the community and with that, the loneliness I felt started to melt away. Chatting to other local families lifted my mood massively. Soon the groups became a highlight of my week. Attending them gave me something to get dressed up for.

"The area we live in is very Welsh speaking. At the play group Jake would hear Welsh songs and stories. I wasn't made to feel left out at all, and it was lovely to expose Jake to the Welsh language.

"Attending a play group may not feel a big deal, but to us it was huge. It made me feel part of the community. We continued to go to the groups until Jake was 18 months old, and then lockdown happened. Despite this, Home-Start stayed in touch.

"Throughout lockdown Home-Start sent us the most incredible activity packs. Lena from Home-Start Ceredigion would send me a WhatsApp video to go along with the packs. Jake loves watching Lena on the iPad and working through the packs together gives us a focus. The activity packs are in English and Welsh – so again I feel it is really benefiting both of us and helping us to integrate into our new community.

"Lockdown has been hard, and of course, I'm desperate for the play groups to return, but the packs have helped to keep our mood lifted. The time and thought that has gone into these packs is staggering. It's incredibly touching to see how much effort Home-Start has made to keep in contact with us."

Mawrth 2021

March 2021



"...the loneliness I felt started to melt away..."

Victoria, new mum

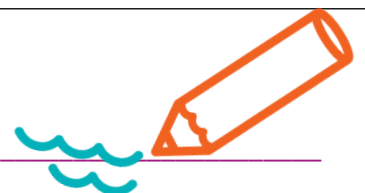
HOME START
Ceredigion

Prosiect Barod i'r Ysgol School Ready Project



Here are a few pictures of our families partaking in our School Ready project. Lena has been busy making up educational packs and a video explaining what to do for our children of pre-school age.

Dyma ychydig o luniau o'n teuluoedd yn cymryd rhan yn ein prosiect Barod i'r Ysgol. Mae Lena wedi bod yn brysur yn llunio pecynnau addysgol a fideo yn egluro beth i'w wneud i'n plant o oedran cyn-ysgol.



Gwirfoddolwr Newydd 2021 / Newly trained volunteers 2021

Croeso i'n gwirfoddolwyr a gafodd eu hyfforddi'n ddigidol ar TEAMS 2021.
Welcome to our newly digitally trained on TEAMS volunteers of 2021.



**Lauren
Habgood-
Turtle**

**Hayley
Legg**

**Sam
Eynon**

**Jerri
Evens**

**Paige
Heaton**

Cefnogaeth Home-Start Ceredigion support 2020/2021

Total number of families supported	167
Total Number of children supported	272
Total number of families supported by Home-visiting (phone support)	39
Total number of families supported by group (Digitally)	113
Total number of families supported by School Ready (Digitally)	15
Families supported through our HUB Services	31
Duration of support	4,658 hours
Total number of volunteers	22

As Covid struck only a handful of volunteers were happy to continue their support over the phone. 6 families were supported by volunteers as well as our staff, the other 33 families were supported by our staff.

Vegetable growing



Buom yn ffodus i dderbyn rhodd gan y banc bwyd i brynu hadau a phlanhigion i greu ein gardd lysiau fach yng nghefn ein swyddfeydd, lle gall teuluoedd a'u blant fynychu a helpu i ofalu am y planhigion.

We were fortunate to receive a donation from the food bank to buy seeds and plants to create our own little vegetable garden at the back of our offices, where Families and their children can attend and help look after the plants



HOME START

Ceredigion

Yn dechrau Ionawr 18fed 2021.

Yma ar ein tudalen Facebook, yn wythnosol, byddwn yn rhannu gweithgareddau hwyllog a hawdd i chi gael gwneud gyda'r holl teulu.

Starting on January 18th2021

Here on our Facebook page, we will be sharing fun and easy activities weekly that you can make at home with all the family.



HOME START

Ceredigion

Young Mum's Group

Are you a mum under 21?

**Do you have a baby and/or child, or
are pregnant?**

**Would you like to meet other young
parents?**

- Parenting information
- Time for you
- Fun activities
- Cooking
- Personal development

**If you want more information, contact us
on 01570 218 546 or Facebook message us.**



**Grŵp tadau
Dad's Group.**

**HOME
START**
Ceredigion

Os ydych yn byw yn Sîr Ceredigion, os ydych yn dad neu yn gwybod am tadau, eisiau cymdeithasu gyda tadau eraill, rhannu storiâu am gofalu plant ag i cysylltu gyda'n gilydd.

Os mae ganddo chi diddordeb, ymunwch a ni ar ein tudalen Facebook Grŵp tadau.

If you live in Ceredigion, if you are a dad or know a dad who might want to hang out with other dads, share some parenting stories and connect.

If you are interested, please join Home-Start dad's group.



Here is an example of a recipe we made. We filmed ourselves making these recipes and shared them on Home-Start Ceredigion's Facebook page.

1st Floor, 37 High Street, Lampeter, Ceredigion, SA48 7AW
T 01570 21 8546
E homestartaberaeron@gmail.com
F www.facebook.com/HSCeredigion

Man chwarae tu allan

Os hoffech chi archebu sesiwn chwarae am ddim yng nghefn ein swyddfeydd yn Lanbedr Pont Steffan, cysylltwch a ni yma ar ein tudalen Facebook.
Lluniau i ddilyn.

**HOME
START**
Ceredigion



Outdoor Play area

If you would like to book a free play session at the rear of our offices in Lampeter, please message us here on Facebook.
Pictures to follow.



Hoffen rhoi ddiolch i pawb sydd wedi cyfrannu i ni dros y flwyddyn diwethaf:

We would like to thank everybody for their kind donations over the past year.

- ❖ Food Bank
- ❖ 52Lives
- ❖ Salvation Army
- ❖ Betty Lawes Foundation
- ❖ Lottery
- ❖ CAVO
- ❖ Home-Start UK
- ❖ Lampeter Town Council
- ❖ Families First
- ❖ Garfield and Weston
- ❖ Lampeter FareShare project
- ❖ Bluestone (Hand sanitisers)
- ❖ Longwood Woodland project
- ❖ Sainsburys
- ❖ CO-OP
- ❖ Wales Resilience Fund
- ❖ St Thomas Church & Friends
- ❖ White Stuff
- ❖ InKind Direct

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2021
FOR
HOME-START CEREDIGION

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION
CONTENTS OF THE FINANCIAL STATEMENTS
For The Year Ended 31 March 2021

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Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 9
Detailed Statement of Financial Activities	10

HOME-START CEREDIGION

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 trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05441452 (England and Wales)

Registered Charity number
1110771

Registered office

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees

C LLWYD
A DAVIES
M MENHENNETT
S CODNER - resigned 12.2.2021
J YOUNG
A BELL
J CLACK

Company Secretary
S MORRIS

Independent examiner

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

Approved by order of the board of trustees on Am Bell and signed on its behalf by:

3.9.2021
.....
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

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

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



DALE HATFIELD
ACA
HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 03 Sep 2021

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		1,200	252,300	253,500	227,244
Activities for generating funds	2	2,101	-	2,101	199
Investment income	3	13	-	13	66
Total incoming resources		3,314	252,300	255,614	227,509
RESOURCES EXPENDED					
Charitable activities					
Family Support		-	187,758	187,758	200,218
Fund raising		1,925	-	1,925	-
Governance costs		-	1,500	1,500	3,770
Total resources expended		1,925	189,258	191,183	203,988
NET INCOMING RESOURCES BEFORE TRANSFERS		1,389	63,042	64,431	23,521
Gross transfers between funds	9	(500)	500	-	-
Net incoming/(outgoing) resources		889	63,542	64,431	23,521
RECONCILIATION OF FUNDS					
Total funds brought forward		50,798	45,734	96,532	73,011
TOTAL FUNDS CARRIED FORWARD		51,687	109,276	160,963	96,532

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
At 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Cash at bank		51,687	112,785	164,472	99,716
CREDITORS					
Amounts falling due within one year	8	-	(3,509)	(3,509)	(3,184)
NET CURRENT ASSETS		<u>51,687</u>	<u>109,276</u>	<u>160,963</u>	<u>96,532</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>51,687</u>	<u>109,276</u>	<u>160,963</u>	<u>96,532</u>
NET ASSETS		<u><u>51,687</u></u>	<u><u>109,276</u></u>	<u><u>160,963</u></u>	<u><u>96,532</u></u>
FUNDS	9				
Unrestricted funds				51,687	50,798
Restricted funds				109,276	45,734
TOTAL FUNDS				<u><u>160,963</u></u>	<u><u>96,532</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 3.9.2021 and were signed on its behalf by:



Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Plant and machinery etc - 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Fundraising	<u>2,101</u>	<u>199</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>13</u>	<u>66</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2021	2020
	£	£
Other operating leases	<u>6,811</u>	<u>7,059</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	<u>125,318</u>	<u>133,791</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Family Support	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

7. TANGIBLE FIXED ASSETS

	Plant and machinery etc £
COST	
At 1 April 2020 and 31 March 2021	<u>3,845</u>
DEPRECIATION	
At 1 April 2020 and 31 March 2021	<u>3,845</u>
NET BOOK VALUE	
At 31 March 2021	<u>-</u>
At 31 March 2020	<u>-</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	<u>3,509</u>	<u>3,184</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	50,798	1,389	(500)	51,687
Restricted funds				
Big Lottery Fund	37,837	37,551	-	75,388
Garfield Weston Foundation	1,909	13,131	-	15,040
Families First	492	2,988	-	3,480
Home-Start UK	3,735	7,453	-	11,188
Children in Need	1,761	(171)	-	1,590
Lampeter Town Council	-	(492)	500	8
WAles Covid Resilience Fund	-	198	-	198
Betty Lawes Foundation	-	2,384	-	2,384
	45,734	63,042	500	109,276
TOTAL FUNDS	<u>96,532</u>	<u>64,431</u>	<u>-</u>	<u>160,963</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,314	(1,925)	1,389
Restricted funds			
Big Lottery Fund	175,863	(138,312)	37,551
Garfield Weston Foundation	15,000	(1,869)	13,131
Families First	35,701	(32,713)	2,988
Home-Start UK	11,250	(3,797)	7,453
Children in Need	9,986	(10,157)	(171)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	252,300	(189,258)	63,042
TOTAL FUNDS	<u>255,614</u>	<u>(191,183)</u>	<u>64,431</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted Funds			
General fund	47,730	3,068	50,798
Community for Work	(861)	861	-
	<u>46,869</u>	<u>3,929</u>	<u>50,798</u>
Restricted Funds			
Big Lottery Fund	24,944	12,893	37,837
Garfield Weston Foundation	-	1,909	1,909
Families First	(342)	834	492
Home-Start UK	322	3,413	3,735
Children in Need	1,218	543	1,761
	<u>26,142</u>	<u>19,592</u>	<u>45,734</u>
TOTAL FUNDS	<u><u>73,011</u></u>	<u><u>23,521</u></u>	<u><u>96,532</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,308	(240)	3,068
Community for Work	861	-	861
	<u>4,169</u>	<u>(240)</u>	<u>3,929</u>
Restricted funds			
Big Lottery Fund	149,110	(136,217)	12,893
Garfield Weston Foundation	15,000	(13,091)	1,909
Families First	41,629	(40,795)	834
Home-Start UK	7,727	(4,314)	3,413
Children in Need	9,874	(9,331)	543
	<u>223,340</u>	<u>(203,748)</u>	<u>19,592</u>
TOTAL FUNDS	<u><u>227,509</u></u>	<u><u>(203,988)</u></u>	<u><u>23,521</u></u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	47,730	4,457	(500)	51,687
Community for Work	(861)	861	-	-
Restricted funds				
Big Lottery Fund	24,944	50,444	-	75,388
Garfield Weston Foundation	-	15,040	-	15,040
Families First	(342)	3,822	-	3,480
Home-Start UK	322	10,866	-	11,188
Children in Need	1,218	372	-	1,590
Lampeter Town Council	-	(492)	500	8
WAles Covid Resilience Fund	-	198	-	198
Betty Lawes Foundation	-	2,384	-	2,384
	<u>26,142</u>	<u>82,634</u>	<u>500</u>	<u>109,276</u>
TOTAL FUNDS	<u>73,011</u>	<u>87,952</u>	<u>-</u>	<u>160,963</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	6,622	(2,165)	4,457
Community for Work	861	-	861
	<u>7,483</u>	<u>(2,165)</u>	<u>5,318</u>
Restricted funds			
Big Lottery Fund	324,973	(274,529)	50,444
Garfield Weston Foundation	30,000	(14,960)	15,040
Families First	77,330	(73,508)	3,822
Home-Start UK	18,977	(8,111)	10,866
Children in Need	19,860	(19,488)	372
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	<u>475,640</u>	<u>(393,006)</u>	<u>82,634</u>
TOTAL FUNDS	<u>483,123</u>	<u>(395,171)</u>	<u>87,952</u>

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary income		
Donations	1,000	513
Grants	251,300	224,286
Management fees	1,200	2,445
	<u>253,500</u>	<u>227,244</u>
Activities for generating funds		
Fundraising	2,101	199
Investment income		
Deposit account interest	13	66
	<u>13</u>	<u>66</u>
Total incoming resources	<u>255,614</u>	<u>227,509</u>
RESOURCES EXPENDED		
Charitable activities		
Wages	125,318	133,791
Rent	6,811	7,059
Insurance	885	1,256
Volunteer and scheme expenses (inc travel)	3,373	8,471
Training & courses	(175)	4,014
Support groups	5,847	5,889
Vouchers	3,425	-
Caerphilly share of grant	30,187	28,106
	<u>175,671</u>	<u>188,586</u>
Governance costs		
Accountancy	1,500	1,500
Legal fees	-	2,270
	<u>1,500</u>	<u>3,770</u>
Support costs		
Management		
Office expenses	8,698	9,623
Tig Fee	3,389	2,009
Consultancy	1,925	-
	<u>14,012</u>	<u>11,632</u>
Total resources expended	<u>191,183</u>	<u>203,988</u>
Net income	<u>64,431</u>	<u>23,521</u>

REGISTERED COMPANY NUMBER: 05441452 (England and Wales)
REGISTERED CHARITY NUMBER: 1110771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2021
FOR
HOME-START CEREDIGION

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

HOME-START CEREDIGION
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For The Year Ended 31 March 2021

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Detailed Statement of Financial Activities	10

HOME-START CEREDIGION

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 trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05441452 (England and Wales)

Registered Charity number
1110771

Registered office

1st Floor
37 High Street
Lampeter
Ceredigion
SA48 7AW

Trustees

C LLWYD
A DAVIES
M MENHENNETT
S CODNER - resigned 12.2.2021
J YOUNG
A BELL
J CLACK

Company Secretary
S MORRIS

Independent examiner

HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

FINANCIAL REVIEW

Reserves policy

Based on a realistic assessment of the reserves needed the trustees consider that the appropriate level of free reserves is 20% of annual expenditure. This is based on the following considerations :-

- a) the need to provide for potential redundancy expenses in case of a disruption to funding
- b) to provide for any shortfall in funds generated to cover the costs of running the scheme
- c) to protect against unforeseen events

The trustees consider that at present a contingency reserve of £20,000 is required.

Monies held in the unrestricted account fund is constantly reviewed and used to support any shortfall in essential staff costs. There is also a sum held for contingency costs.

Approved by order of the board of trustees on Am Bell and signed on its behalf by:

3.9.2021
.....
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START CEREDIGION**

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

Responsibilities and basis of report

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 386 of the Companies Act 2006; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



DALE HATFIELD
ACA
HATFIELD & JOHN
1 NORTH ROAD
ABERAERON
Ceredigion
SA46 0JD

Date: 03 Sep 2021

HOME-START CEREDIGION

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		1,200	252,300	253,500	227,244
Activities for generating funds	2	2,101	-	2,101	199
Investment income	3	13	-	13	66
Total incoming resources		3,314	252,300	255,614	227,509
RESOURCES EXPENDED					
Charitable activities					
Family Support		-	187,758	187,758	200,218
Fund raising		1,925	-	1,925	-
Governance costs		-	1,500	1,500	3,770
Total resources expended		1,925	189,258	191,183	203,988
NET INCOMING RESOURCES BEFORE TRANSFERS					
		1,389	63,042	64,431	23,521
Gross transfers between funds	9	(500)	500	-	-
Net incoming/(outgoing) resources		889	63,542	64,431	23,521
RECONCILIATION OF FUNDS					
Total funds brought forward		50,798	45,734	96,532	73,011
TOTAL FUNDS CARRIED FORWARD		51,687	109,276	160,963	96,532

The notes form part of these financial statements

HOME-START CEREDIGION

BALANCE SHEET
At 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Cash at bank		51,687	112,785	164,472	99,716
CREDITORS					
Amounts falling due within one year	8	-	(3,509)	(3,509)	(3,184)
NET CURRENT ASSETS		<u>51,687</u>	<u>109,276</u>	<u>160,963</u>	<u>96,532</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>51,687</u>	<u>109,276</u>	<u>160,963</u>	<u>96,532</u>
NET ASSETS		<u><u>51,687</u></u>	<u><u>109,276</u></u>	<u><u>160,963</u></u>	<u><u>96,532</u></u>
FUNDS	9				
Unrestricted funds				51,687	50,798
Restricted funds				109,276	45,734
TOTAL FUNDS				<u><u>160,963</u></u>	<u><u>96,532</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 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 charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 3.9.2021 and were signed on its behalf by:



Trustee

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Plant and machinery etc - 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Fundraising	<u>2,101</u>	<u>199</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>13</u>	<u>66</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2021	2020
	£	£
Other operating leases	<u>6,811</u>	<u>7,059</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	<u>125,318</u>	<u>133,791</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Family Support	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

7. TANGIBLE FIXED ASSETS

	Plant and machinery etc £
COST	
At 1 April 2020 and 31 March 2021	<u>3,845</u>
DEPRECIATION	
At 1 April 2020 and 31 March 2021	<u>3,845</u>
NET BOOK VALUE	
At 31 March 2021	<u>-</u>
At 31 March 2020	<u>-</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	<u>3,509</u>	<u>3,184</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	50,798	1,389	(500)	51,687
Restricted funds				
Big Lottery Fund	37,837	37,551	-	75,388
Garfield Weston Foundation	1,909	13,131	-	15,040
Families First	492	2,988	-	3,480
Home-Start UK	3,735	7,453	-	11,188
Children in Need	1,761	(171)	-	1,590
Lampeter Town Council	-	(492)	500	8
WAles Covid Resilience Fund	-	198	-	198
Betty Lawes Foundation	-	2,384	-	2,384
	45,734	63,042	500	109,276
TOTAL FUNDS	<u>96,532</u>	<u>64,431</u>	<u>-</u>	<u>160,963</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,314	(1,925)	1,389
Restricted funds			
Big Lottery Fund	175,863	(138,312)	37,551
Garfield Weston Foundation	15,000	(1,869)	13,131
Families First	35,701	(32,713)	2,988
Home-Start UK	11,250	(3,797)	7,453
Children in Need	9,986	(10,157)	(171)
Lampeter Town Council	1,001	(1,493)	(492)
WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	252,300	(189,258)	63,042
TOTAL FUNDS	<u>255,614</u>	<u>(191,183)</u>	<u>64,431</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted Funds			
General fund	47,730	3,068	50,798
Community for Work	(861)	861	-
	<u>46,869</u>	<u>3,929</u>	<u>50,798</u>
Restricted Funds			
Big Lottery Fund	24,944	12,893	37,837
Garfield Weston Foundation	-	1,909	1,909
Families First	(342)	834	492
Home-Start UK	322	3,413	3,735
Children in Need	1,218	543	1,761
	<u>26,142</u>	<u>19,592</u>	<u>45,734</u>
TOTAL FUNDS	<u>73,011</u>	<u>23,521</u>	<u>96,532</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,308	(240)	3,068
Community for Work	861	-	861
	<u>4,169</u>	<u>(240)</u>	<u>3,929</u>
Restricted funds			
Big Lottery Fund	149,110	(136,217)	12,893
Garfield Weston Foundation	15,000	(13,091)	1,909
Families First	41,629	(40,795)	834
Home-Start UK	7,727	(4,314)	3,413
Children in Need	9,874	(9,331)	543
	<u>223,340</u>	<u>(203,748)</u>	<u>19,592</u>
TOTAL FUNDS	<u>227,509</u>	<u>(203,988)</u>	<u>23,521</u>

HOME-START CEREDIGION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For The Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	47,730	4,457	(500)	51,687
Community for Work	(861)	861	-	-
Restricted funds				
Big Lottery Fund	24,944	50,444	-	75,388
Garfield Weston Foundation	-	15,040	-	15,040
Families First	(342)	3,822	-	3,480
Home-Start UK	322	10,866	-	11,188
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Betty Lawes Foundation	-	2,384	-	2,384
	<u>26,142</u>	<u>82,634</u>	<u>500</u>	<u>109,276</u>
TOTAL FUNDS	<u>73,011</u>	<u>87,952</u>	<u>-</u>	<u>160,963</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	6,622	(2,165)	4,457
Community for Work	861	-	861
	<u>7,483</u>	<u>(2,165)</u>	<u>5,318</u>
Restricted funds			
Big Lottery Fund	324,973	(274,529)	50,444
Garfield Weston Foundation	30,000	(14,960)	15,040
Families First	77,330	(73,508)	3,822
Home-Start UK	18,977	(8,111)	10,866
Children in Need	19,860	(19,488)	372
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WAles Covid Resilience Fund	999	(801)	198
Betty Lawes Foundation	2,500	(116)	2,384
	<u>475,640</u>	<u>(393,006)</u>	<u>82,634</u>
TOTAL FUNDS	<u>483,123</u>	<u>(395,171)</u>	<u>87,952</u>

HOME-START CEREDIGION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 March 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary income		
Donations	1,000	513
Grants	251,300	224,286
Management fees	1,200	2,445
	<u>253,500</u>	<u>227,244</u>
Activities for generating funds		
Fundraising	2,101	199
Investment income		
Deposit account interest	13	66
	<u>13</u>	<u>66</u>
Total incoming resources	<u>255,614</u>	<u>227,509</u>
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Charitable activities		
Wages	125,318	133,791
Rent	6,811	7,059
Insurance	885	1,256
Volunteer and scheme expenses (inc travel)	3,373	8,471
Training & courses	(175)	4,014
Support groups	5,847	5,889
Vouchers	3,425	-
Caerphilly share of grant	30,187	28,106
	<u>175,671</u>	<u>188,586</u>
Governance costs		
Accountancy	1,500	1,500
Legal fees	-	2,270
	<u>1,500</u>	<u>3,770</u>
Support costs		
Management		
Office expenses	8,698	9,623
Tig Fee	3,389	2,009
Consultancy	1,925	-
	<u>14,012</u>	<u>11,632</u>
Total resources expended	<u>191,183</u>	<u>203,988</u>
Net income	<u><u>64,431</u></u>	<u><u>23,521</u></u>