

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

**Dydd Mercher 3 Medi 2025**  
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**Llawr Cyntaf /1<sup>st</sup> Floor**  
**37 Stryd Fawr /High Street**  
**Llanbedr Pont Steffan/Lampeter - SA48 7AW**  
**Tel/Ffôn: (01570) 218546**  
**Email/Ebost: [homestartaberaeron@gmail.com](mailto:homestartaberaeron@gmail.com)**





**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



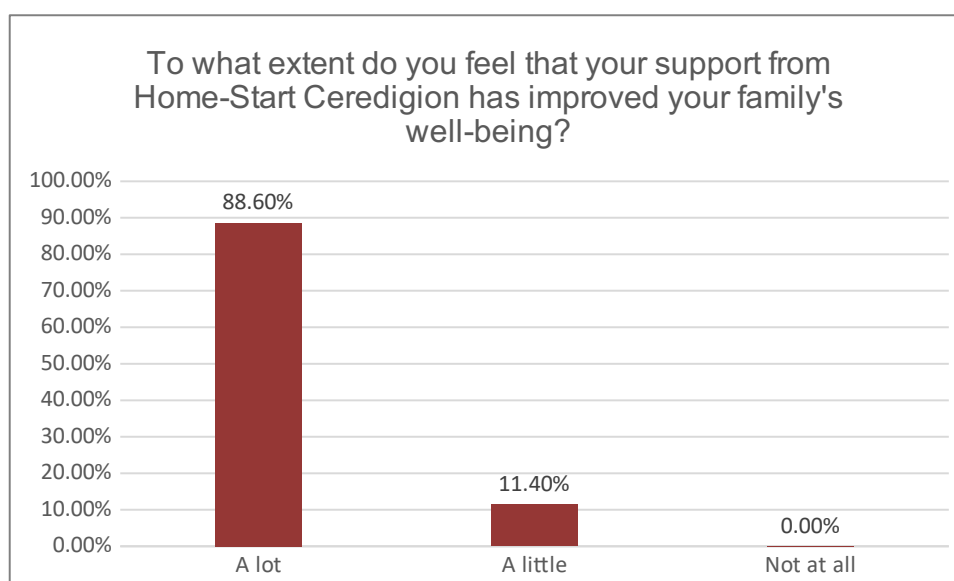
Home-Start Ceredigion continues to provide a suite of support services to families with young children in Ceredigion, as follows:

- 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:

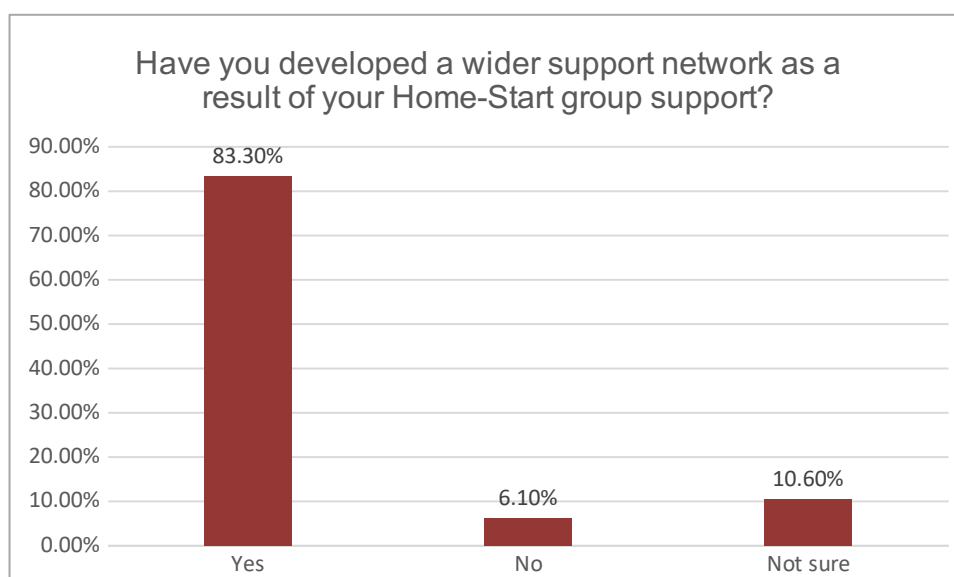
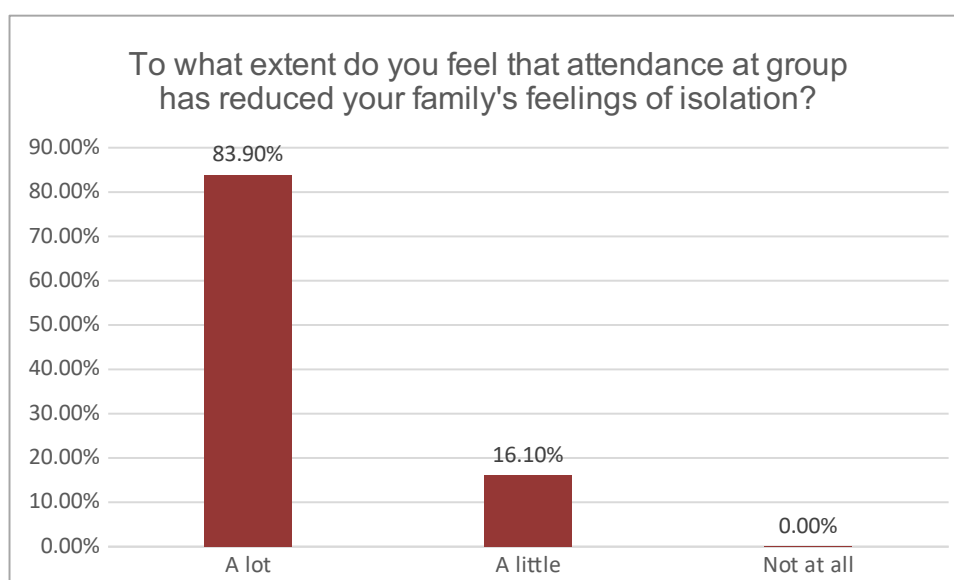
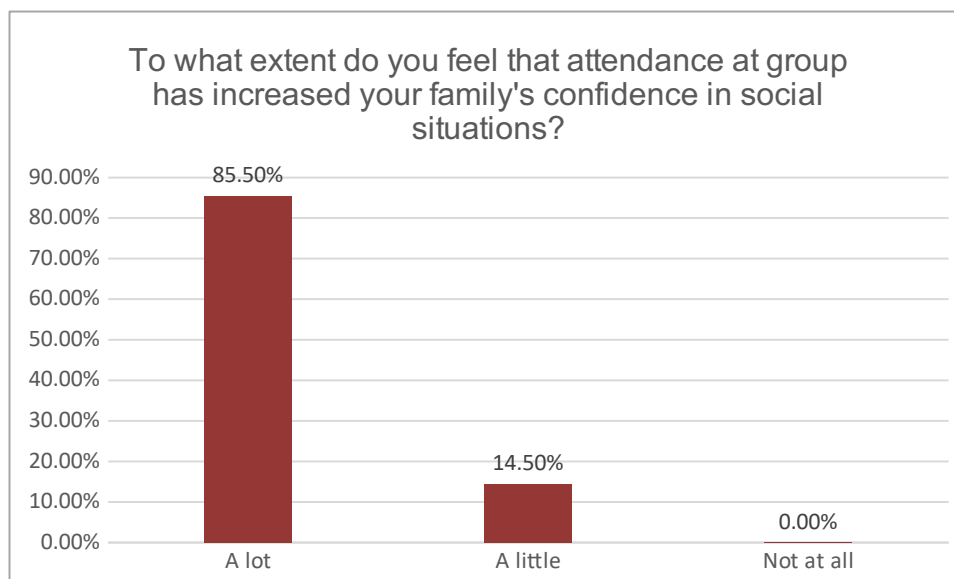


## 6.1 Group support

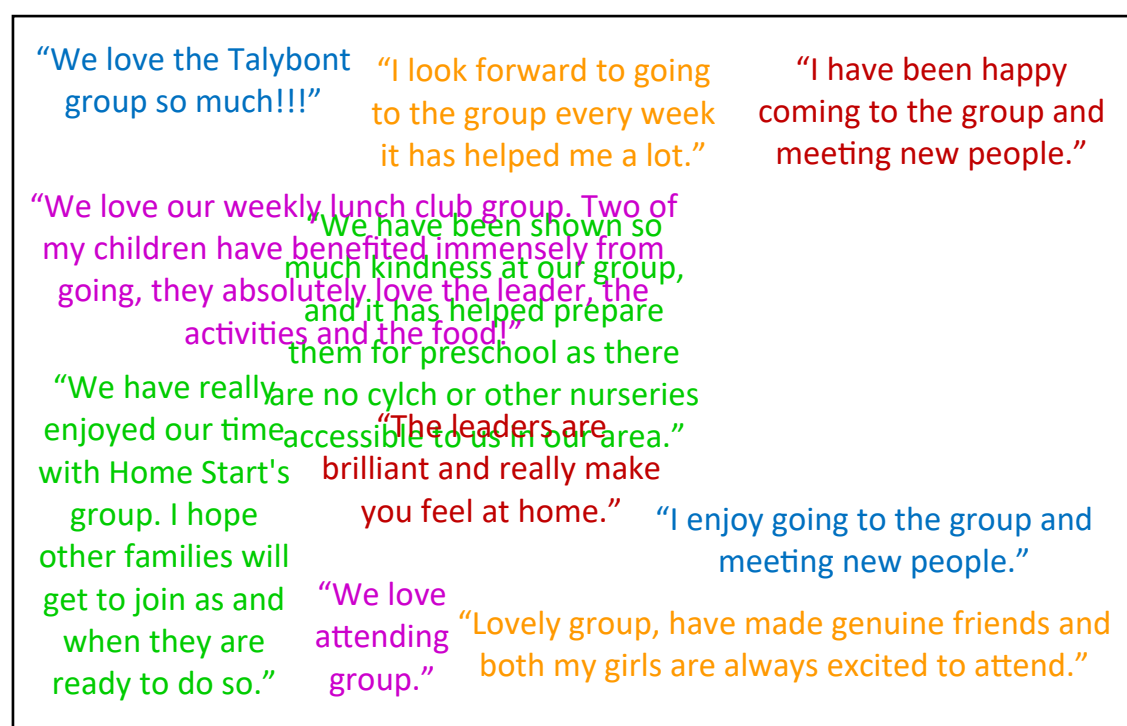
***“It’s where I believe I’ve met friends for life now.”***

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.



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.

<b>Identified need</b>	<b>No. children identifying need</b>	<b>% children recording improvement (end of year 3)</b>	<b>% children recording improvement (end of year 2)</b>
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 Rhydlewis, became fully independent from Home-Start during Year 2 of the project. In contrast to most of the other groups, the Rhydlewis 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.

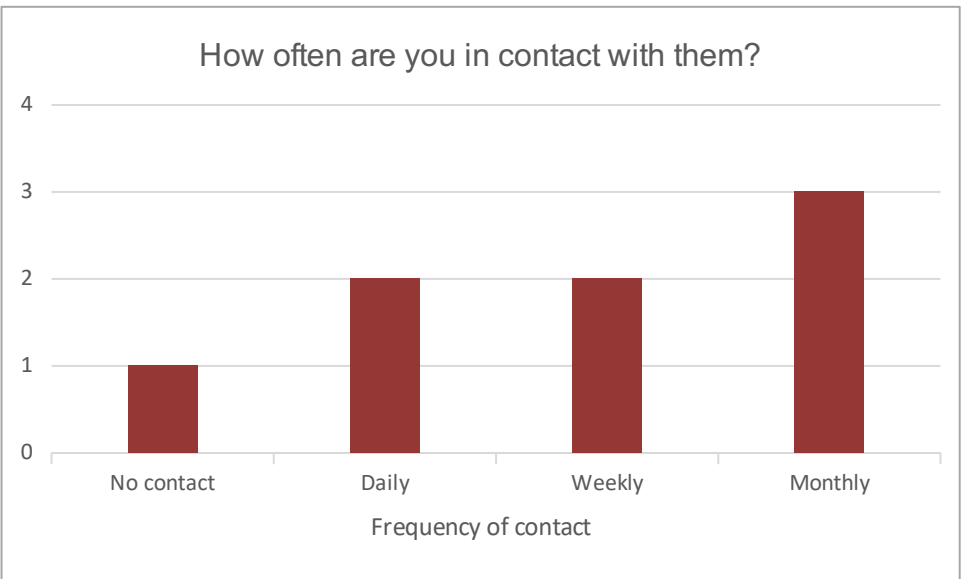
There remain, however, significant (and in some cases probably insurmountable) obstacles to groups becoming fully independent of Home-Start. Many of these were raised by families in the extensive consultation carried out in Year 2, and most remain pertinent and have again been raised in Year 3 consultations. 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>“Getting check-ups from staff.”</p> <p>“Supervision meetings.”</p> <p>“That if I have any issues I can talk at any point to the organisers.”</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>“Consistent, regular support – telephone, text and regular face to face and training sessions – opportunities to meet other volunteers.”</p> <p>“Always someone on the end of the phone if I have any issues or questions.”</p> <p>“Avril and the team are consistently supportive, and willing to help with any issues.”</p>	<p>“Positive support through supervision, text, phone and meetings.”</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>
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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 recieved 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 £
<b><i>Donations and legacies</i></b>		
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>
<b><i>Investment income</i></b>		
Interest on cash deposits	971	440
	<u>971</u>	<u>440</u>
<b><i>Charitable activities</i></b>		
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>
<b><i>Other expenditure</i></b>		
Accountancy and legal fees	(1,800)	(1,800)
Bank charges	(164)	(193)
	<u>(1,964)</u>	<u>(1,993)</u>

This page does not form part of the statutory financial statements.  
Page 22

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**

<b>Chairman</b>	Jane Thomas
<b>Secretary</b>	Sharon Morris
<b>Charity Registration Number</b>	1110771
<b>Company Registration Number</b>	05441452
<b>Registered Office</b>	The charity is incorporated in England and Wales. 1st Floor 37 High Street Lampeter Ceredigion SA48 7AW
<b>Independent Examiner</b>	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
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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".

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.

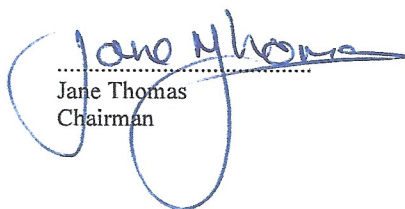
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding 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 £
<b>Income and Endowments from:</b>				
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>
<b>Expenditure on:</b>				
Charitable activities	5	(1,233)	(204,793)	(206,026)
Other expenditure		<u>-</u>	<u>(1,964)</u>	<u>(1,964)</u>
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		<u>1,000</u>	<u>(1,000)</u>	<u>-</u>
Net movement in funds		8,798	12,543	21,341
<b>Reconciliation of funds</b>				
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 £
<b>Income and Endowments from:</b>				
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>
<b>Expenditure on:</b>				
Charitable activities	5	-	(226,853)	(226,853)
Other expenditure		<u>-</u>	<u>(1,993)</u>	<u>(1,993)</u>
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
<b>Reconciliation of funds</b>				
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**

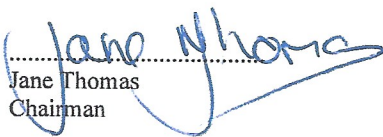
	Note	2025 £	2024 £
<b>Current assets</b>			
Debtors	11	3,478	-
Cash at bank and in hand	12	<u>167,727</u>	<u>152,256</u>
		171,205	152,256
<b>Creditors: Amounts falling due within one year</b>	13	<u>(6,187)</u>	<u>(8,579)</u>
<b>Net assets</b>		<u>165,018</u>	<u>143,677</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		53,090	40,547
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>111,928</u>	<u>103,130</u>
<b>Total funds</b>	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
<b>Total for 2025</b>	<u>971</u>	<u>971</u>
<b>Total for 2024</b>	<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
<b>Total for 2025</b>		<u>1,233</u>	<u>198,793</u>	<u>200,026</u>
<b>Total for 2024</b>		<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>
<b>Total for 2025</b>	<u><u>1,964</u></u>	<u><u>1,964</u></u>
<b>Total for 2024</b>	<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 £
<b>Other fees to examiners</b>		
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	<u>3,478</u>

#### 12 Cash and cash equivalents

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

#### 13 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<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 £
<b>Unrestricted funds</b>					
General	103,130	9,031	-	(25,000)	87,161
Contingency Fund	-	-	-	20,000	20,000
Training Fund	<u>-</u>	<u>-</u>	<u>(1,233)</u>	<u>6,000</u>	<u>4,767</u>
<b>Total unrestricted funds</b>	<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 £
<b>Restricted funds</b>					
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
<b>Restricted funds</b>	<u>40,547</u>	<u>220,300</u>	<u>(206,757)</u>	<u>(1,000)</u>	<u>53,090</u>
<b>Total funds</b>	<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 £
<b>Unrestricted funds</b>				
General	89,617	13,513	-	103,130
<b>Restricted funds</b>				
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)	-
<b>Restricted funds</b>	53,669	215,724	(228,846)	40,547
<b>Total funds</b>	143,286	229,237	(228,846)	143,677

#### 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	87,163	20,000	43,088	150,251
		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		103,131	40,546	143,677

## **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

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

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

## 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 £
<b>Income and Endowments from:</b>		
Donations and legacies	220,300	215,724
Total income	<u>220,300</u>	<u>215,724</u>
<b>Expenditure on:</b>		
Charitable activities	(204,793)	(226,853)
Other expenditure	(164)	(193)
Governance costs	<u>(1,800)</u>	<u>(1,800)</u>
Total expenditure	<u>(206,757)</u>	<u>(228,846)</u>
Net income/(expenditure)	13,543	(13,122)
Transfers between funds	<u>(1,000)</u>	<u>-</u>
Net movement in funds	12,543	(13,122)
<b>Reconciliation of funds</b>		
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 £
<b>Income and Endowments from:</b>		
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>
<b>Expenditure on:</b>		
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
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>143,677</u>	<u>143,286</u>
Total funds carried forward	<u><u>165,018</u></u>	<u><u>143,677</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 2025

	Total 2025 £	Total 2024 £
<b><i>Donations and legacies</i></b>		
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>
<b><i>Investment income</i></b>		
Interest on cash deposits	971	440
	<u>971</u>	<u>440</u>
<b><i>Charitable activities</i></b>		
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>
<b><i>Other expenditure</i></b>		
Accountancy and legal fees	(1,800)	(1,800)
Bank charges	(164)	(193)
	<u>(1,964)</u>	<u>(1,993)</u>