

Company registration number: 05681175
Charity registration number: 1113984

**HOME-START HARWICH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Home-Start Harwich Contents

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Home-Start Harwich
Company No. 05681175
Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

The objectives of the charity are to foster the well-being, both mental and physical, of parents and children, to prevent cruelty to children and to promote, through education, better standards of childcare; within the areas of Harwich, Manningtree and nearby rural areas.

Home-Start schemes offer support, friendship and practical help to parents with young children, in local communities throughout the UK and with British Forces in Germany. Home-Start offers a unique service, recruiting and training volunteers - who are usually parents themselves - to visit families at home to offer informal, friendly and confidential support. Home-Start Harwich runs several family support groups which enables parents with young children to meet together informally and to come forward to ask for help when needed. The trustees (directors) have complied with their duty under section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission, where relevant to the charity.

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 Charity Commission's guidance on public benefit.

Financial Review

Reserves Policy

Our reserves are equivalent to at least 9 months' normal running costs. The reserve safeguards the scheme against short term fluctuations in funding. In the current financial circumstances where future funding can be uncertain the reserve would support the orderly reduction or closure of the scheme, meeting all known redundancy obligations and other financial liabilities, as well as funding close-down work with other agencies to make alternative arrangements for the children and other families which would lose our support.

Accounts

Home-Start Harwich does not possess long term investment assets. Income for the scheme is derived from grants to deliver services. Core service grants from the public sector are a key element of funding our services; recently, as in the case of the other Home-Start schemes, we have experienced a significant cutback in public sector grants.

However, the scheme was successful in securing grants from the Big Lottery Fund which has ensured that the scheme is in a financially sound position. Other grants have been obtained for specific projects in addition to charitable donations.

Reference and Administrative Details

Trustees

Mr R Colley
Mrs P Ford
Mrs C Offord
Mrs L Mann
Mrs R Thompson
Mr P Kinzett

Charity Number

1113984

Company Number

05681175

Principal Address

St Nicholas Hall
Stour Road

**Home-Start Harwich
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Harwich
Essex
CO12 3HS

Independent Examiner

Gascoyne House
Moseleys Farm Business Centre
Bury St Edmunds
Suffolk
IP28 6JY

**Home-Start Harwich
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Small Company Rules

This report has 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 trustees' report was approved by the board of trustees and signed on its behalf by:

_____ Catherine Offord

Mrs C Offord

Trustee

Date

24/11/25

Home-Start Harwich
Independent Examiner's Report to the Trustees of Home-Start Harwich
For The Year Ended 31 March 2025

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 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.

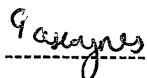
Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , 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.



Date
Gascoyne House
Moseleys Farm Business Centre
Bury St Edmunds
Suffolk
IP28 6JY

Home-Start Harwich
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

| | | | | 2025 | 2024 |
|------------------------------------|--------------|---------------------------|-------------------------|-----------------------|-----------------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | | |
| Donations and legacies | 3 | 11,037 | 243,049 | 254,086 | 354,141 |
| Investments | 4 | 1,974 | - | 1,974 | 1,646 |
| | | <u>13,011</u> | <u>243,049</u> | <u>256,060</u> | <u>355,787</u> |
| EXPENDITURE ON: | | | | | |
| Raising funds | 5 | - | (246,001) | (246,001) | (298,506) |
| NET INCOME | | <u>13,011</u> | <u>(2,952)</u> | <u>10,059</u> | <u>57,281</u> |
| NET MOVEMENT IN FUNDS | | <u>13,011</u> | <u>(2,952)</u> | <u>10,059</u> | <u>57,281</u> |
| RECONCILIATION OF FUNDS: | | | | | |
| Total funds brought forward | | <u>127,891</u> | <u>159,636</u> | <u>287,527</u> | <u>230,246</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>140,902</u></u> | <u><u>156,684</u></u> | <u><u>297,586</u></u> | <u><u>287,527</u></u> |

The notes on pages 8 to 10 form part of these financial statements.

Home-Start Harwich
Comparative Statement of Financial Activities (including Income and Expenditure
Account)
For The Year Ended 31 March 2025

| | | Unrestricted funds | Restricted funds | 2024 Total funds |
|------------------------------------|--------------|-------------------------------|-----------------------------|---------------------------------|
| | Notes | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | |
| Donations and legacies | 3 | 9,261 | 344,880 | 354,141 |
| Investments | 4 | 1,646 | - | 1,646 |
| | | <u>10,907</u> | <u>344,880</u> | <u>355,787</u> |
| EXPENDITURE ON: | | | | |
| Raising funds | 5 | - | (298,506) | (298,506) |
| NET INCOME | | <u>10,907</u> | <u>46,374</u> | <u>57,281</u> |
| NET MOVEMENT IN FUNDS | | <u>10,907</u> | <u>46,374</u> | <u>57,281</u> |
| RECONCILIATION OF FUNDS: | | | | |
| Total funds brought forward | | 116,984 | 113,262 | 230,246 |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>127,891</u></u> | <u><u>159,636</u></u> | <u><u>287,527</u></u> |

The notes on pages 8 to 10 form part of these financial statements.

**Home-Start Harwich
Balance Sheet
As At 31 March 2025**

| | | | | 2025 | 2024 |
|---|-------|--------------------|------------------|-------------|-------------|
| | Notes | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 2,106 | - | 2,106 | 259 |
| Cash at bank and in hand | | 142,662 | 156,684 | 299,346 | 292,910 |
| | | 144,768 | 156,684 | 301,452 | 293,169 |
| Creditors: Amounts Falling Due Within One Year | 10 | (3,866) | - | (3,866) | (5,642) |
| NET CURRENT ASSETS (LIABILITIES) | | 140,902 | 156,684 | 297,586 | 287,527 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 140,902 | 156,684 | 297,586 | 287,527 |
| NET ASSETS | | 140,902 | 156,684 | 297,586 | 287,527 |
| FUNDS OF THE CHARITY | | | | | |
| Restricted Funds | | | | 156,684 | 159,636 |
| Unrestricted Funds | | | | 140,902 | 127,891 |
| TOTAL FUNDS | | | | 297,586 | 287,527 |

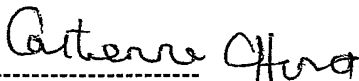
For the year ending 31 March 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

On behalf of the board



Mrs C Offord

Trustee

Date 24/11/25

The notes on pages 8 to 10 form part of these financial statements.

Home-Start Harwich

Notes to the Financial Statements

For The Year Ended 31 March 2025

1. General Information

Home-Start Harwich is a company limited by guarantee, incorporated in England & Wales, registered number 05681175 and registered charity number 1113984. The registered office is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3. Incoming Resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2.4. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold

Straight line over 10 years

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

2.8. Employee Benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Home-Start Harwich
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

2.9. Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

3. Income from Donations and Legacies

| | 2025 | | |
|---------------------|---------------------------|-------------------------|--------------------|
| | Unrestricted funds | Restricted funds | Total funds |
| | £ | £ | £ |
| Donations and gifts | 11,037 | - | 11,037 |
| Grants | - | 243,049 | 243,049 |
| | <u>11,037</u> | <u>243,049</u> | <u>254,086</u> |

| | 2024 | | |
|---------------------|---------------------------|-------------------------|--------------------|
| | Unrestricted funds | Restricted funds | Total funds |
| | £ | £ | £ |
| Donations and gifts | 9,261 | - | 9,261 |
| Grants | - | 344,880 | 344,880 |
| | <u>9,261</u> | <u>344,880</u> | <u>354,141</u> |

4. Investment Income

| | 2025 | 2024 |
|--------------------------|---------------------------|---------------------------|
| | Unrestricted funds | Unrestricted funds |
| | £ | £ |
| Bank interest receivable | <u>1,974</u> | <u>1,646</u> |

5. Analysis of Expenditure

| | 2025 | | |
|---------------|---------------------------------------|----------------------|----------------|
| | Activities undertaken directly | Support costs | Total |
| | £ | £ | £ |
| Raising funds | <u>212,096</u> | <u>33,905</u> | <u>246,001</u> |

| | 2024 | | |
|---------------|---------------------------------------|----------------------|----------------|
| | Activities undertaken directly | Support costs | Total |
| | £ | £ | £ |
| Raising funds | <u>267,569</u> | <u>30,937</u> | <u>298,506</u> |

Home-Start Harwich
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

6. Staff Costs

Staff costs were as follows:

| | 2025 | 2024 |
|---------------------|----------------|----------------|
| | £ | £ |
| Wages and salaries | 133,528 | 127,754 |
| Other pension costs | 2,273 | 2,104 |
| | <u>135,801</u> | <u>129,858</u> |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

7. Average Number of Employees

Average number of employees during the year was: 8 (2024: 7)

8. Tangible Assets

| | Land & Property Leasehold £ |
|-----------------------|--|
| Cost | |
| As at 1 April 2024 | 1,000 |
| As at 31 March 2025 | <u>1,000</u> |
| Depreciation | |
| As at 1 April 2024 | 1,000 |
| As at 31 March 2025 | <u>1,000</u> |
| Net Book Value | |
| As at 31 March 2025 | - |
| As at 1 April 2024 | <u>-</u> |

9. Debtors

| | 2025 | 2024 |
|----------------------------|--------------|-------------|
| | £ | £ |
| Due within one year | | |
| Trade debtors | 1,833 | - |
| Other debtors | 273 | 259 |
| | <u>2,106</u> | <u>259</u> |

10. Creditors: Amounts Falling Due Within One Year

| | 2025 | 2024 |
|------------------------------|--------------|--------------|
| | £ | £ |
| Trade creditors | - | 1,834 |
| Taxation and social security | 3,205 | 3,153 |
| Accruals and deferred income | 661 | 655 |
| | <u>3,866</u> | <u>5,642</u> |

11. Related Party Disclosures

There were no related party transactions during the year (2024 - none).

Home-Start Harwich
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

| | 2025 Total funds £ | 2024 Total funds £ |
|---|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM: | | |
| Donations and legacies | | |
| Donations and gifts | 11,037 | 9,261 |
| Grants | 243,049 | 344,880 |
| | <u>254,086</u> | <u>354,141</u> |
| Investments | | |
| Bank interest receivable | 1,974 | 1,646 |
| | <u>1,974</u> | <u>1,646</u> |
| | 256,060 | 355,787 |
| EXPENDITURE ON: | | |
| Raising funds | | |
| Family group and other group activities | (13,973) | (12,698) |
| HSUK Bobbits Hole Project | (569) | (567) |
| Winter Household support | (60) | (165) |
| Other charitable support | (36,621) | (92,520) |
| Wages - Other | (24,478) | (31,078) |
| Pension - Other | (510) | (601) |
| Wages | (133,528) | (127,754) |
| Pensions | (2,273) | (2,104) |
| Bank charges | (84) | (82) |
| Training and volunteer support | (1,873) | (2,502) |
| Staff expenses | (3,091) | (3,998) |
| Rent and rates | (9,817) | (8,745) |
| Insurances | (1,077) | (1,023) |
| Postage | - | (100) |
| Advertising | (229) | (1,315) |
| Telephone | (1,803) | (2,194) |
| Accountancy and legal fees | (2,200) | (1,468) |
| Sundry expenses | (13,269) | (8,925) |
| Volunteers' expenses | (546) | (667) |
| | <u>(246,001)</u> | <u>(298,506)</u> |
| | (246,001) | (298,506) |
| NET INCOME | <u>10,059</u> | <u>57,281</u> |