



# Annual Report

## 2024/2025

**Because childhood can't wait**



**HOME  
START**

**Staffordshire  
Moorlands**





# The Need for Home-Start Staffordshire Moorlands

Across the Staffordshire Moorlands, too many families with young children are facing persistent and complex challenges - from isolation and poor mental health to poverty, disability and domestic abuse. These issues, often overlapping and exacerbated by rural disadvantage, put children's development, wellbeing and life chances at serious risk. Statutory

services have been cut and many families no longer meet the threshold for professional help or feel confident accessing it. Home-Start Staffordshire Moorlands exists to fill this critical gap. As a small, independent charity rooted in the local community, we provide free, confidential support to families with at least one child under five. Through our unique volunteer-led home-visiting

model and targeted group work, we offer early, preventative support that strengthens families, build resilience and helps parents create the stable, nurturing environments their children need to thrive.

In a landscape where need is growing and services are shrinking, our work has never been more vital.





# Why, What, How?

## Why

Home-Start Staffordshire Moorlands operates in a district that faces a range of persistent challenges. There are pockets of deprivation in our towns and many socially excluded families living in rural communities, where geographical isolation, limited public transport and poor digital connectivity make it difficult to access support. Local earnings are below the national average and affordable housing is out of reach for many. These structural issues create real barriers for families that need help.

However the need for support is not limited to those facing deprivation. We work with families from all walks of life, recognising that parenting can be difficult at any time and that challenges such as mental health issues, isolation or lack of support networks can affect anyone.

Child poverty in the district remains a major concern with a rate of 31.3% in 2022-2023, significantly higher than the national average of 24.9%. Without early intervention, children growing up in unstable or unsupported environments are more likely to face long-term disadvantages including poor educational attainment, mental ill-health and social exclusion. We believe that every child deserves the best possible start in life - and that means supporting families before problems escalate.

## What

Home-Start Staffordshire Moorlands is a small independent charity providing free, confidential support to families with at least one child under five years old across the district. We deliver early intervention support to families experiencing multiple, overlapping disadvantages. Unlike families in urban areas, those in the rural Staffordshire Moorlands often lack access to adequate services, which are often overstretched, under-resourced or physically out of reach.

Our support helps parents build confidence, strengthen their relationships with their children and reconnect with their local community.

We aim to improve family well-being, parenting skills and access to services - ultimately enhancing children's life chances. Our work benefits not only the families we support but also the volunteers who gain valuable skills and a stronger connection to their communities. By supporting whole families we help create stable, nurturing home environments and reduce long-term harm caused by poverty, trauma and exclusion.

## How

We recruit and train local volunteers who, supported by experienced staff, provide weekly, non-judgemental home visits - typically lasting 2-3 hours. These visits offer vital emotional and practical support, helping parents cope with day-to-day challenges and access key services.

In 2024-2025, 28 local volunteers formed the core of our operations, delivering home-visiting support, accompanying families to appointments and providing essential IT and administrative assistance. We aim to run three volunteer training courses each year to meet growing demand.

Our approach is rooted in building trusting relationships and walking alongside parents during difficult times, empowering them to create positive change in their families and communities.

Home-Start Staffordshire Moorlands has become the only consistent, face-to-face early intervention support available to many vulnerable families in the area, caused by challenging circumstances in their lives.



# A Letter From Julie Bennett

Chair of Trustees: Home-Start Staffordshire Moorlands



*“As a mother and grandmother who has lived in the Staffordshire Moorlands for over 30 years, I am incredibly proud to be leading such a worthwhile and well-run organisation. Home-Start Staffordshire Moorlands plays a vital role in supporting families during their most challenging times, and it is a privilege to be part of that journey.*

*My background is in nursing and after several years in hospital settings, I moved into the community to qualify as a health visitor in 1994, working in Leek for much of my career. Before taking flexi retirement in 2020, I managed the Family Nurse Partnership programme—supporting teenage parents—first in Stoke-on-Trent and later in Cheshire East. I continue to work part-time in the NHS, supporting Cared for Children.*

*Having spent my professional life working with children and families, I knew that I wanted to stay involved in some capacity after starting my retirement. Initially,*

*many years ago, I was introduced to Home-Start as a referrer, seeing first-hand the positive difference the service makes in the lives of families. Now, as Chair of Trustees—and as the Trustee with safeguarding responsibility—I am able to use my experience in early intervention and safeguarding to support the dedicated and compassionate team who deliver our services.*

*Home-Start Staffordshire Moorlands is an organisation rooted in community, compassion and practical support. The team works tirelessly to ensure families are not alone in facing the challenges of parenting and family life. This year’s impact report reflects the real, measurable difference we are making together. I want to thank our staff, volunteers, fellow trustees, partners and funders—your continued belief in our work is what allows us to thrive.*

*Together, we are helping to build stronger families and brighter futures—and I couldn’t be prouder.”*

Julie Bennett: Chair HSSM



**I struggle with anxiety especially when alone. Without Home-Start I feel like no-one cares and no friend to talk with and my symptoms get worse. Having Home-Start supporting me and my children has given us a community and being able to connect with other people more.**



Quote: Home-Start Family 2025

# Our Families in 2024/2025

**Family's circumstances - in numbers** (families supported by home-visiting)

**62%**

were lone parents

**47%**

were in debt or facing financial insecurity

**32%**

were living in unsuitable housing

**32%**

had experienced domestic abuse

**59%**

were referred to us because of isolation/loneliness

**29%**

were affected by disability

**48%**

were referred due to poor parental mental health

**38%**

needed help accessing other services

**33%**

were referred for support with child behaviour/boundaries



**Watch our national TV 'We hear the cries' video campaign which highlights the many issues parents face**

## Home-Start Staffordshire Moorlands Annual Report 2024–2025: Impact in Action

We supported parents facing severe mental health challenges, families coping with serious — sometimes terminal — illness, those fleeing domestic abuse, and households living in unsafe or unsuitable conditions. Many were also isolated, while managing additional pressures such as premature babies, disabilities, special educational needs, and life on the brink

of crisis. Despite challenges recruiting enough volunteers, our service remained rooted in volunteer-led support. Our dedicated team responded swiftly to urgent needs, working closely with partner agencies to ensure families received the right help at the right time.

Our new Targeted Support sessions offered hands-on help with daily tasks — from decluttering and cleaning to laundry and routine-setting. We also helped parents experiencing anxiety regain confidence, attend baby groups and reconnect with their communities.

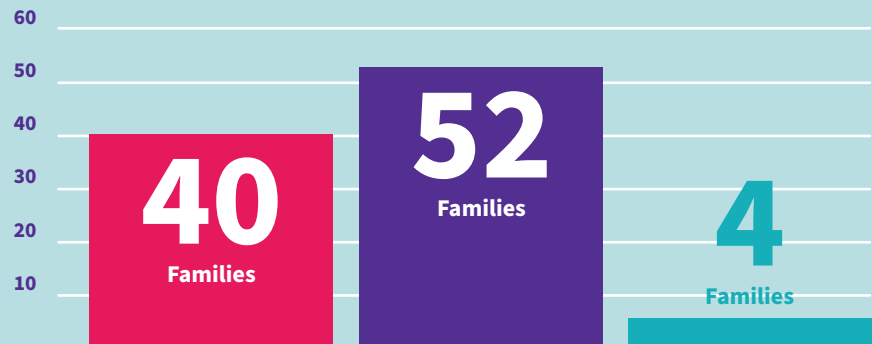
Through it all, Home-Start continued to walk alongside families with compassion, consistency, and care — offering a trusted presence in uncertain times and helping to lay stronger foundations for the future. Our Stay Connected project allows families to maintain light-touch contact after formal support ends, helping them move forward independently while enabling volunteers to support new families. As statutory services struggle to meet rising demand, Home-Start Staffordshire Moorlands continues to fill vital gaps — ensuring no family feels left behind.

# What we did in 2024/25

## Our help in numbers

# 96

families were supported across the Staffordshire Moorlands, benefitting the lives of 171 children



Many of our families are supported by multiple strands of work, for examples, last year 9 families accessed group provision in addition to receiving home-visiting support.

## At Christmas

# 39

children unwrapped Christmas presents thanks to our links with Leek Building Society

# 18

families received vouchers to provide festive food & ease financial pressures thanks to Kidz2Kidz Moorlands Fund & Faulkner Powell Mortgages

# 39

families using our service accessed our clothing store, stocked with quality pre-loved children's clothes. Health visitors & midwives can also refer families

## Our amazing volunteers

Without our volunteers many families would be left in isolation, often at the very edge of crisis. Our volunteers provide a unique, relationship-based model of support, delivered by people who understand the realities of rural life and bring empathy, consistency and trust into the homes of families who need it most.



“ My experience as a volunteer with Home-Start over 20 years has been wonderful. It is by far the best of all charities I have volunteered for. Great support, great training and a myriad of successful & unforgettable experiences across many families throughout the Moorlands ”

Quote: HSSM Volunteer 2025



# It takes a team

## Volunteer Impact

Our volunteers all have parenting experience and bring vast knowledge, skills and a wide range of life experience to their roles. They are open-minded, empathetic and compassionate, understanding how important it is for families to be able to share the ups and downs of parenting with us.

After escaping serious domestic abuse, being uprooted to a new area away from her family and friends, struggling with poor health and trying to provide for her two boys on a very low income, one mother spoke powerfully about just how much Home-Start's support meant to her family:

“ **They consistently showed up every week. We set goals to improve my confidence and help diminish my anxiety....I returned to work and even got promoted. They helped me live, not just survive.** ”



## Our ambition in 2025

In line with national trends, the number of our volunteers has declined over recent years, often due to work and caring commitments or uncertainty about the commitment required by the role. This has created gaps in provision in some of the areas with the highest levels of need, directly limiting the number of families we can support.

In our 28th year we are determined to rise to the challenge. Our goal is to recruit and train 12 new volunteers via leaflet drops, paid Facebook advertising, outreach at well-attended local events, press releases and active networking with the community.

We also have plans to pursue a diverse range of income-generating activities, including lobbying local MPs and councillors, launching community appeals and engaging with local businesses. Take steps to strengthen our financial governance by establishing a Finance Sub-Committee and launching a refreshed strategic plan focused on income diversification. We also plan to reintroduce community fundraising events, which not only help raise vital funds but also strengthen our connection with the local community.

### **Nature & Outdoor Connection Project:**

We are looking at targeted support to help families access outdoor spaces and connect with nature - promoting wellbeing, reducing isolation and encouraging positive parent-child interactions in natural environments.

**Healthy Cooking & Nutrition Project:** We have launched a practical cooking programme to help families prepare simple, healthy and affordable meals. This will build confidence in the kitchen, support family wellbeing and address food insecurity through shared skills and connection as well as improving health and nutrition,



# Over a quarter of a century of improving the lives of local babies and children

A close-up photograph of a young child with light skin and blue eyes, smiling warmly at the camera. The child is wearing a light-colored sun hat with a green and yellow patterned band. They are also wearing a green polo shirt with a white number '4' on the sleeve and a small tag on the collar. The child is holding a wooden toy in their right hand. The background is a blurred indoor setting, possibly a home or a community center.

Over 27 years our volunteers and staff have improved the lives of over 2,500 children across 1,100 families, offering crucial early intervention to those who need it most. This milestone serves as a powerful reminder of the extraordinary impact of community-driven support.



# Meet the team

**All are parents and many are grandparents - all understand the challenges of parenting**



**The Queen's Award  
for Voluntary Service**

We are proud to be a real living wage and disability confident employer, committed to enhancing staff wellbeing. Our Home-Start Quality Assurance review allows us to reflect on our work, celebrate strengths and identify areas for growth. ensuring we provide high-quality, consistent support to families. It reinforces our commitment to continuous improvement and demonstrates our impact to funders and the wider community.

06

**Trustees  
bringing talent  
and experience  
for excellent  
leadership and  
governance.**

07

**Part time highly  
experienced and  
qualified staff,  
training and  
supervising a  
team of**

28

**Fabulous  
volunteers giving  
them a sense  
of purpose and  
satisfaction**



## Partnership & local links

### Hardship Support

Leek & District Foodbank, Leek Building Society & Kidz2Kidz Moorlands Fund (Christmas presents for children), Leek Salvation Army, The Rotary Club of Leek, BBC Children in Need Emergency Essentials, Household Support Fund, The Green Doctor, The Carr Trust, Cruso Street Fund, Cheadle Lions

### Partnerships & Networks

Staffordshire Moorlands Family Hub, Haregate Community Centre, Kingsley Community Centre, Springfield School (SEN provision), Leek Building Society, SCVYS (the Staffordshire Council of Voluntary Youth Services), Support Staffordshire, Gingerbread, The Lighthouse (refuge), Wellies



### Hardship support

Tittesworth Reservoir, Peak Wildlife Park, Coombes Valley Nature Reserve, Wild & Free Adventure Playground, Staffordshire Wildlife Trust, Biddulph Grange Gardens, The Play Barn

### Mental Health

NHS North Staffordshire Wellbeing Service, The John Hall Wellness Garden, The Parent & Baby Unit, The Ashcombe Centre, Social Prescribers, Wellies

### Referrers

Health visitors, family support services, schools, midwifery services, local statutory services, domestic abuse charities, social services, self-referrals

# Our impact in 2024/2025



## Keeping children and families safe

We are committed to ensuring that every child in the Staffordshire Moorlands has the best possible start in life, regardless of their background or circumstances. Keeping children safe is at the heart of everything we do. Our belief that children thrive when their families are supported includes a strong, consistent commitment to safeguarding. We have rigorous, annually updated policies and codes of conduct in place which all staff, trustees and volunteers are trained in and expected to uphold. Safeguarding is embedded across our practice - it's central to volunteer supervision, staff training and our engagement with families from the beginning of support.

All concerns are logged, reviewed and responded to in line with clear procedures and we report serious incidents to Home-Start UK and relevant statutory bodies. We maintain a culture of continuous learning and quality assurance to ensure that our safeguarding standards remain high. By building trusting relationships with families and taking safeguarding seriously, we prevent harm, protect vulnerable children and ensure they have the secure foundations they need to thrive.

## Complex Needs

In 2024/25, 43% of families referred to us had complex needs - defined as five or more areas of need at the point of referral - up from 41% the previous year. These include poor mental health, domestic abuse, disability, loneliness and isolation, housing insecurity, financial hardship, social isolation and parenting struggles.

Not only is the level of need rising but families are also reaching crisis point more quickly, due to the lack of timely professional intervention before they are referred to us.





# Income Generation Plan

Income Stream	2025/26	2026/27	2027/28	2028/29	Notes
Grants from Trusts & Foundations	£122,262	£150,500	£142,500	£137,500	Note 1
Corporate Fundraising & Partnership	£6,000	£12,000	£18,000	£24,000	
Government & Local Authority Funding	£500	£2,500	£2,500	£2,500	Note 2
Donations & Individual Giving	£7,600	£10,000	£12,500	£15,000	
Community & Events Fundraising	£677	£4,225	£9,000	£11,000	
Other	£4,025	£3,150	£3,200	£3,255	Note 3
Contributions from Reserves (if needed)	£36,000				
<b>Totals*</b>	<b>£177,064</b>	<b>£182,375</b>	<b>£187,700</b>	<b>£193,255</b>	<b>Note 4</b>

**Note 1:** Income from trusts and foundations initially rises in 2026 - 2027 to maintain minimum levels of reserves, then falls year on year, in line with our income generation plan below.

**Note 2:** **In addition to these figures**, we are hopeful that, as Staffordshire County Council responds to the Department for Education's new plans for delivering support for families and improving outcomes for children, new opportunities may arise which would further reduce our reliance on trusts and foundations.

**Note 3:** Income from bank and building society interest is based on 2% interest rates. The projection for 2026-2027 is significantly lower than the previous year due to withdrawal from reserves in 2025-2026

**Note 4:** Income increasing by 3% year-on-year to cover increasing expenditure due to inflation and salary increases.

# Improving childrens lives thanks to support from our community

## Our fundraised income



## Expenditure

Category	Cost
Staffing Costs	£127,974
Premises Costs	£10,836
General Running Costs	£7,002
Recruitment & Training	£2,892
Home-Start Levy	£3,183
Travel/Expenses	£6,167
Crisis Fund for Families	£2,396
Cost of Fundraising	£1,504
Group Resources	£3,164
IT	£8,533
<b>Totals</b>	<b>£173,651</b>

## Fundraising in our community

Fundraising during the year was difficult following a leadership gap and the need to focus our efforts on ensuring smooth uninterrupted service delivery. However, we have since refocussed our efforts and 2025/26 is proving to be a very successful year - we have reconnected with our wonderfully supportive local community.

Whether you belong to a religious group, work for a local business, are a member of the Women's Institute, Rotary, school or would like to organise your own fundrasing event contact: **info@homestartsm.org.uk** for our fundrasing pack that gives useful information and inspiration on how to get involved and make a difference to the lives of local children.



# Additional Services

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## Keeping children and families safe

In addition to our core services, we offer group sessions for families who are expecting a baby or have babies and pre-school children. These sessions, delivered by our Group Activity Lead and supported by volunteers, provide vital opportunities for parents to prepare for their new arrival and to build friendships with other local families.

Held in Kingsley Holt, Cheadle (ST10) and Leek (ST13), these groups have been running since 2021 following funding from Reaching Communities. Ongoing evaluation confirms their value - 100% of recent respondents to a family questionnaire reported improved parenting skills and personal wellbeing as a result of attending.

We also support families through our office-based clothing store, where donated children's clothing is redistributed to those in need, with surplus items passed on to other charities or sold online to raise funds.

The funding landscape has shifted significantly in recent years with increased competition and reduced availability of grants from trusts and foundations. Recognising this, we have developed a comprehensive income generation plan aimed at diversifying our funding streams and building long-term financial resilience. Our strategy includes the development of meaningful corporate partnerships that align with our values, alongside the expansion of individual giving through carefully targeted campaigns designed to build a strong base of regular supporters.



# How you can help

## Make a difference: Volunteer

If you'd like to be part of something wonderfully worthwhile, scan the QR code to register your interest today or contact Kate or Poppy for an informal chat on 01538 38723 or go to [www.homestartsm.org.uk/volunteer](http://www.homestartsm.org.uk/volunteer).

*Interested in volunteering?*



## Make a difference: Play the Staffordshire Moorlands Community Lottery

Home-Start Staffordshire Moorlands directly benefits from funds generated by this local, community lottery – play for a chance to win great chances and help us help local children and families!



## Make a difference: Keep in touch

We'd love to keep you up to date with our work, the outcomes our families achieve, events and relevant news.



Email us to sign up for our supporters newsletter: [info@homestartsm.org.uk](mailto:info@homestartsm.org.uk)

## Make a difference: Follow us

Follow us and share our posts on social media



## Make a difference: When shopping online use Easyfundraising

You can now support Home-Start Staffordshire Moorlands on [easyfundraising.org.uk](http://easyfundraising.org.uk). When you sign up as a supporter and shop online via the links we receive a donation (at no cost to you).



## Make a difference: Fundraise

Whether you'd like to come along to one of our events, run a marathon, organise a cake bake, fundraise at work or where you worship.



Visit [homestartsm.org.uk/support\\_us](http://homestartsm.org.uk/support_us) or email [rachel@homestartsm.org.uk](mailto:rachel@homestartsm.org.uk)



# We need your help

**Be there for a family every month - Join our 'Regular Giving Scheme' and make a real difference**

For just £2, £5 or £10 a month, you can make sure no family in the Staffordshire Moorlands faces tough times.

**£2**  
a month

Helps provide craft materials for a child at our groups, creating precious moments of learning and play - FREE for every under 5 year old

**£5**  
a month

Helps us take a child to a local play area - giving them space to laugh, play and simply have fun

**£10**  
a month

Allows a volunteer to assist a parent who's feeling isolated - to feel seen, supported, and strong for their family

## Ways to give



**JustGiving™**

**Scan the QR code to donate today**

Follow the QR link to our Home-Start Staffordshire Moorlands Just Giving page

**Send a cheque payable to:**

Home-Start Staffordshire, School Yard, Earl Street,  
Leek, ST13 6JT

**BACS payment details:**

Account: 65754896 - SORT: 08 92 99

**Gift aid:**

Don't forget, if you are a UK Taxpayer we can claim a further 20% on your donation via Gift Aid! All you need to do is complete a Gift Aid form & send it to us.

*giftaid it*

# Reflecting on 2024–2025 and Looking Ahead to the Future



## In our 26th year, we continued to deliver vital support to families across the Staffordshire Moorlands

This is made possible by the dedication and hard work of our wonderful volunteers, trustees, and staff team. Despite facing another challenging year, with ongoing funding pressures and difficulties in recruiting new volunteers, our commitment has never wavered. Thanks to the efforts of everyone involved, we were able to maintain our service levels and even explore new areas of support.

In January 2025, we were proud to launch several new strands of work, made possible through funding from the **National Lottery**. This included targeted support, follow-on ‘**Stay Connected**’ services and the introduction of a new group specifically for parents with babies.

With funding from **BBC Children in Need**, we were also able to continue our vital work supporting children’s development — focusing on emotional health, learning, confidence and sociability.

Looking forward to the future, we are channelling our efforts into attracting and engaging with new volunteers, offering a wider range of meaningful opportunities to get involved. At the same time, we are working hard to build a more sustainable financial base by strengthening and diversifying our funding streams.

**With these foundations in place, we look forward to continuing to support families in need across the Staffordshire Moorlands area for many more years to come.**





# Together we make a Difference

As we reflect on the past year, we are filled with gratitude for the unwavering support of our community. Whether through donations, fundraising efforts, volunteering time or simply spreading the word about our work, every contribution has helped us to stand alongside local families when they need it most. With continued support, we remain committed to giving children the best possible start in life by empowering parents and building stronger, more resilient communities. Thank you for being part of our journey.

## **To our Funders:**

The National Lottery  
Community Fund  
BBC Children in Need  
UHNM & NHS Charities Together  
The Garfield Weston Foundation  
The Rowley Trust  
W A Cadbury  
The Postcode Local Trust  
The Community Foundation of  
Staffordshire  
The Councillors Community  
Initiative Fund  
Baron Davenport's Charity  
Cadent Centres for Warmoth

## **For help with fundraising:**

Bill Cawley (Ghost Walk)  
Councillor Lyn Swindlehurst  
(Chairmans Charity Fundraising)  
Leek Building Society  
(Collection Box at Leek Lights  
and Hamper Raffle)  
Local Health Visitors (Christmas  
Jumper Day)  
The Corner Cupboard Janet  
Flaherty (Leek Show)  
Staffordshire Moorlands  
Community Lottery

## **For support and guidance:**

Home-Start UK  
Home-Start Newcastle Borough  
Support Staffordshire  
SCVYS

## **For donated IT services:**

Alan Thorpe

## **For donations:**

S&S Agricultural Liming Ltd  
Leek Building Society staff  
Leek Town Lands Trust  
G Walker  
M Plant  
J Sailes  
M Turnock  
R Rigby  
M Jones

## **For direct help to our families:**

For childrens gifts & vouchers  
at Christmas: Salvation Army  
(Leek), Faulkner Powell  
Mortgages, Leek Building  
Society staff and Kidz2Kidz  
Moorlands Fund  
An anonymous donor who  
donated money for children's  
beds / bedding

## **To our staff team:**

Ruth Davison  
Paul Humphreys  
Poppy Mellor  
Debby Pepper  
Kate Render  
Rachel Richardson  
Sarah Thomas

## **Volunteers and Trustees:**

Kate Allen  
Jane Armstrong  
Marion Aston  
Julie Bennett  
Janet Bond  
Laura Bosworth  
Marta Budrevica  
Sylvia Davies  
Gareth Edwards  
Lyn Fryer  
Judy Gregg  
Angela Harvey  
Sylvia Jones  
Yuri Kawakami  
Ann Knobbs  
Lesley Metcalfe  
Steve Plumb  
Joy Sailes  
Clare Sharratt  
Carol Steele  
Amanda Taylor  
Liz Thompson  
Alan Thorpe  
Amanda Walker  
Jane Watson  
Gillian Whitaker  
Angela Whitfield  
Julie Worthington













## Reference and Administration

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Home-Start Staffordshire Moorlands  
School Yard, Earl Street  
Leek  
Staffordshire ST13 6JT

**Tel/Fax:** 01538 387231  
**Email:** [info@homestartsm.org.uk](mailto:info@homestartsm.org.uk)  
**Website:** [www.homestartsm.org.uk](http://www.homestartsm.org.uk)  
**Registered Charity No.:** 1135201

A Company Limited by Guarantee – **Company Number:** 7167797

### Independent Examiner

Daryl Denson, VAST, The Dudson Centre, Hope Street, Hanley, Stoke-on-Trent, ST1 5DD

### Bankers

The Cooperative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT  
Leek Building Society, 51 Derby Street, Leek, Staffordshire, ST13 6HU  
Virgin Money PLC, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

## Objectives and Activities

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### The Objects of the Charity

The objects of the charity as set out in the company's Memorandum of Association are:

- a) to safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- b) to prevent cruelty to or maltreatment of children;
- c) to relieve sickness, poverty and need amongst children and parents of children; and,
- d) to promote the education of the public in better standards of childcare; principally but not exclusively within the area of Staffordshire Moorlands and its environs.

Details about what we do, and our activities are included in our Annual Report

### Our services

Home-Start can provide a range of home and community-based services for families, tailored to their individual needs and circumstances:

- Regular home visiting support from volunteers and expert staff.
- Emotional support to help parents find ways to manage and resolve problems.

## Home-Start Staffordshire Moorlands

### Financial Statements 2024 - 2025

- Direct support to children, including playing, listening, having fun, establishing feeding routines, encouraging development and providing opportunities for outings and treats.
- Practical help, perhaps with budgeting, accessing benefits and financial support, housing issues, transport.
- Outreach, encouraging and enabling families to access group work for children and community and statutory services.
- Information and links to other organisations including health, education, voluntary sector and community educational services.
- Attendance at meetings and moral support, especially in relation to dealing with health, solicitors, housing issues, benefits and debt.
- Access to parenting advice and parenting skills training.
- 'Bookstart' visits in the home; sharing Bookstart Trust resources with parents and children.

#### **Home-Start can:**

- Change how parents think and feel about themselves.
- Help parents cope with the challenges they are facing.
- Ensure that parents are aware of, and confident to use, local services and activities.
- Support parents enabling them to feel more confident in their parenting role.
- Improve children's socialisation and early development

Details of 2024 - 2025 Achievements and Performance are outlined in the accompanying Annual Report for 2024 - 2025. The Annual Report lays out the main activities and achievements that have been undertaken by the charity to carry out its charitable purposes for the public benefit.



# Structure, Governance and Management

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## Governing Document

Home-Start Staffordshire Moorlands is a Company Limited by Guarantee. It was incorporated on 24<sup>th</sup> February 2010 and registered as a charity on 25<sup>th</sup> March 2010. The company took over the activities of the unincorporated charity (Home-Start Staffordshire Moorlands – 1063873, established in 1998) on 1<sup>st</sup> January 2011, when all funds and assets were transferred to the new company. The previous charity then ceased operations and was formally dissolved on 30 March 2011. The charity is governed by Memorandum and Articles of Association adopted on 24<sup>th</sup> February 2010. The Memorandum and Articles of Association were reviewed in July 2025 and a resolution to pass amendments was passed on 9<sup>th</sup> September 2025. The amendments were intended to support good governance, encourage board renewal, and ensure compliance with best practice in the charity sector (there were no changes to the charity's Objects at this time). The charity is a Public Benefit Entity.

## Organisational Structure and Networks

The trustees of the charity are also directors of the company, as defined in the Companies Act 2006. The Memorandum and Articles of Association The Memorandum and Articles of Association in place during the year 2024 – 2025 required the scheme to have a Trustee board of at least 5, and not more than 12, individuals. A resolution to amend this to a board of at least 4 and not more than 12 individuals was made in September 2025. At the close of March 2025, board membership was made up of 6 individuals. The trustees meet regularly (not less than 3 times yearly, but generally on a 6 to 8-weekly basis). The trustees may appoint sub-committees which report regularly to the board. The Company Secretary (Scheme Manager) also sits on the Board but has no voting rights.

## Serving Trustees 2024 – 2025

Name	Role	Date Appointed	Date Resigned
Marion Aston	Chair	15/10/2019	(03/06/2025)
Carol Steele	Vice Chair	15/02/2022	N/A
Kate Allen	Trustee	07/09/2020	13/09/2024
Jane Armstrong	Trustee	28/11/2024	N/A
Julie Bennett	Trustee	09/03/2021	N/A
Laura Bosworth	Trustee	08/06/2023	12/09/2024
Gareth Edwards	Trustee	30/11/2020	N/A
Lyn Fryer	Trustee	15/02/2022	19/09/2024
Joy Sailes	Trustee	15/02/2022	08/12/2024
Alan Thorpe	Trustee	24/02/2010	11/06/2024
Angela Whitfield	Trustee	28/11/2024	N/A

## Home-Start Staffordshire Moorlands

### Financial Statements 2024 - 2025

A scheme of delegation is in place and day-to-day responsibility for the provision of services rests with the Scheme Manager, who is responsible for ensuring that the charity delivers the services specified and that outcomes are met. The Scheme Manager has responsibility for the day-to-day operational management of the scheme, ensuring that regular staff and volunteer supervision takes place and for ensuring that skills and working practice are developed in line with good practice. Day-to-day financial bookkeeping, record-keeping and reporting is delegated to the Finance Administrator, in accordance with financial procedures and policies agreed by the board.

Trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### **Risk Management Statement**

The Trustees consider risk management on an on-going basis and systems are in place to identify and mitigate the major risks to which the charity may be exposed. Regular board meetings and reporting mechanisms mean that risks are minimised and considered regularly. Contingency / managing risk information is shared with Trustees at the board meeting at each board meeting and is reviewed regularly. Principle risks faced currently relate to adequacy of future fundraising / income levels and sufficient volunteer numbers across the district. Strategic planning meetings take place regularly to look at the future viability of the scheme and carry out forward planning. The scheme actively promotes volunteering opportunities, recruits, trains and supports volunteers. Internal control risks are minimised by the implementation of strict, documented financial procedures relating to all transactions. Procedures are in place to ensure compliance with health and safety of staff, volunteers, families supported and visitors to the scheme. All policies and procedures are reviewed regularly by the board to ensure that they continue to meet the needs of the charity and are compliant with current guidance and legislation.

### **How Trustees are recruited and appointed:**

Any person who is willing to act as a Trustee and a Member of the Charity and is permitted to be so appointed by the law and the Articles, may be appointed to be a Trustee by Ordinary Resolution passed by the Members at an AGM; or a decision of the Charity Trustees, provided the number of Trustees is not less than four and not more than 12 individuals.

A resolution to amend the charity's governing document - to support good governance, encourage board renewal, and ensure compliance with best practice in the charity sector - was passed on 09/09/2025. There were no changes to the charity's Objects. The amendments state that any retiring trustee may serve no more than two further consecutive terms of up to three each, so that the maximum total is nine consecutive



## Home-Start Staffordshire Moorlands

### Financial Statements 2024 – 2025

years. In exceptional circumstances, they may be reappointed for up to one year. After a period of one year following retirement, trustees become eligible for reappointment.

The Board of Trustees seeks to ensure that the committee maintains a mix of skills and experience and current membership contains a high level of skills, covering necessary areas, and the board has been actively seeking new members to increase both skills and future proof. Members complete a skills audit and, in the event of particular skills being lost due to resignation, individuals are approached, or advertising takes place to recruit new members. The charity includes trustees with direct experience of our support/volunteering and with backgrounds in health, social care, education, business and auditing. The Trustee Board seeks to maintain at least one volunteer and one ex-family representative as advisors or trustees, if possible. A vacancy remains on the board for the post of Treasurer, for which the board are actively recruiting.

### **Induction and Training**

New Trustees are given an induction pack, which includes an automatic disqualification declaration and all relevant information on the scheme and their role, including the memorandum and articles of association, policies, past committee papers, history of the scheme, budgets and financial information. The new trustee spends time with the Scheme Manager and the Chair / Vice-Chair of the scheme, familiarising themselves with the pack and explanations are given of any areas that are unclear. New Trustees are also able to access the volunteers' course of preparation, the Home-Start UK intranet and trustee training through Home-Start UK.

# Financial Review

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## Principal Funding Sources

The principal funding sources for 2024 - 2025 were the National Lottery Community Fund – Reaching Communities Midlands Region, BBC Children in Need, UHNM and NHS Charities Together, the Postcode Local Trust and the Garfield Weston Foundation. The scheme was also extremely fortunate to receive additional funding from Cadent Centres for Warmth, together with donations to the scheme through the Staffordshire Moorlands District Councillors' Community Initiative Fund, the Rowley Trust, W A Cadbury, Baron Davenport's Charity, St Luke's & St Paul's churches in Leek, Leek Building Society, Staffordshire Moorlands District Council Chairman's Charity Fundraising and individuals donating to the scheme. We continued to receive donations via a collection box at the Corner Cupboard and benefitted tickets sold via the Staffordshire Moorlands Community Lottery (receiving 60% of ticket sales).

Kidz2Kidz Moorlands Fund, Faulkner Powell Mortgages and staff at Leek Building Society donated gifts and provided funds for vouchers and essential household items for families, all of which were passed directly on to families supported by our scheme, via our Crisis Fund.

## Small companies provision statement

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

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Reserves Policy

Home-Start Staffordshire Moorlands shall aim to hold in reserves a sum equivalent to at least 3 months' operation at a normal level. This level of reserves is necessary to ensure Home-Start's core activity, providing an ongoing support service to families with at least one child under 5, can continue regardless of cash flow, unforeseen funding or other difficulties. Reserves also ensure that, if necessary, the scheme could be closed in an orderly manner.

Reserves as of March 2025 total **£99,800** (prior year £126,481). The Trustees are aware of a contingent liability to the Pensions Trust and due to this Trustees feel that it is necessary to maintain a high level of reserves.

During periods of normal operation, the reserves policy will be reviewed annually. Where future funding has not been secured, it will be monitored monthly, commencing six months prior to the end of current funding.

### Pensions Trust Contingent Liability

The scheme has a contingent liability to the Pensions Trust. The estimated cost of this liability was **£7,237** as calculated at 30th September 2024, plus a charge of between **£3,000 and £5,000** for calculating the debt as calculated from 30<sup>th</sup> September 2024 (draft figure). Details of how the liability has arisen and method of dealing with the liability are provided with the accounts.

This Policy is reviewed annually – last reviewed 28/10/2025.

Signed on behalf of the Trustees by Julie Bennett (Chair)

Signed:



.....

Date: 28/10/2025

Julie Bennett (Chair)  
on behalf of the Trustees



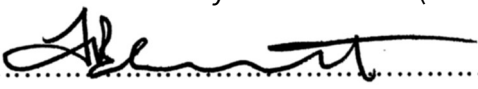
# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### Plans for Future Periods

Details of the plans for 2024–2026 are provided in the accompanying Annual Report. The charity is currently facing significant financial pressures, and there is a material uncertainty regarding its ability to continue operating beyond the next financial year without additional funding. However, the trustees are actively exploring all options to secure sustainable funding and ensure the continuation of our services. There is a risk that the scheme may need to close if sufficient support is not secured.

The trustees present their report along with the financial accounts of the charity for the year ending 31<sup>st</sup> March 2025. This annual report also includes the requirements of a directors' report, as required by company law. The Financial Statements have been prepared in accordance with SORP (1<sup>st</sup> Jan 2019) FRS 102 and the Companies Act 2006. Signed on behalf of the Trustees by Julie Bennett (Chair)

Signed: .....  ..... Date: 28/10/2025  
Julie Bennett (Chair)  
on behalf of the Trustees

### Responsibilities of the Management Committee

For the year ended 31<sup>st</sup> March 2025.

The trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure for that period. In preparing these Financial Statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the Financial Statements; and
- e) prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Independent Examiner's Report to the Trustees of Home-Start Staffordshire Moorlands

I report on the accounts of the company for the year ended 31<sup>st</sup> March 2024, which are set out on pages 10 - 17.

#### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

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

#### Independent examiner's statement

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

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

**Name:** Daryl Denson (ACMA)

**Address:** VAST, The Dudson Centre, Hope Street, Hanley, Stoke-on-Trent, ST1 5DD

Signed:  .....

Date: .05. / .11. / 2025

## Statement of Financial Activities

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Endowment Funds</u>	<u>Total Funds</u>	<u>Prior Period Total Funds</u>	<u>Further Details</u>
<b>Income and Endowments from:</b>						
Donations and Legacies	£4,388	£8,616		£13,004	£16,612	A1
Charitable Activities	£2,250	£127,831		£130,081	£157,879	A2
Other Trading Activities	£146			£146	£50	A3
Investments	£3,128			£3,128	£2,282	
Other	£525			£525		
<b>Total</b>	<b>£10,436</b>	<b>£136,447</b>	<b>£0</b>	<b>£146,883</b>	<b>£176,823</b>	
<b>Expenditure on:</b>						
Raising Funds	£704			£704	£233	
Charitable Activities	£36,413	£130,077		£166,490	£167,357	B1
Other		£6,370		£6,370	£7,440	
<b>Total</b>	<b>£37,117</b>	<b>£136,447</b>	<b>£0</b>	<b>£173,564</b>	<b>£175,029</b>	
Net Gains / (Losses) on Investments						
<b>Net Income (Expenditure)</b>	<b>-£26,681</b>	<b>£0</b>	<b>£0</b>	<b>-£26,681</b>	<b>£1,794</b>	
<b>Transfers between Funds</b>						
<b>Other Recognised Gains / (Losses)</b>						
Gains / (Losses) on Revaluation of Fixed Assets						
Actuarial Gains / (Losses) on Defined Benefit Pension Schemes						
Other Gains / (Losses)						
<b>Net Movement in Funds</b>	<b>-£26,681</b>	<b>£0</b>	<b>£0</b>	<b>-£26,681</b>	<b>£1,794</b>	
<b>Reconcilliation of Funds</b>						
Total Funds Brought Forward	£126,481	£0	£0	£126,481	£124,687	
<b>Total Funds Carried Forward</b>	<b>£99,800</b>	<b>£0</b>	<b>£0</b>	<b>£99,800</b>	<b>£126,481</b>	



# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Balance Sheet

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	Total Funds £	Prior Year Funds £	Further Details
<b>Fixed Assets:</b>			
Intangible Assets			
Tangible Assets			
Heritage Assets			
Investments			
<i>Total Fixed Assets</i>	<u>£0</u>	<u>£0</u>	
<b>Current Assets:</b>			
Stocks			
Debtors	£1,534	£2,729	C1
Investments			
Cash in Hand and at Bank	£132,524	£223,322	C2
<i>Total Current Assets</i>	<u>£134,059</u>	<u>£226,052</u>	
<b>Liabilities</b>			
Creditors: Amounts falling due within one year	£34,258	£99,571	D1
<i>Net current assets or liabilities</i>	£99,800	£126,481	
<i>Total assets less current liabilities</i>	<u>£99,800</u>	<u>£126,481</u>	
Creditors: Amounts falling due after more than one year			
Provisions for liabilities			
<i>Net assets or liabilities excluding pension asset or liability</i>			
Defined benefit pension scheme asset or liability			
<b>Total net assets or liabilities</b>	<u>£99,800</u>	<u>£126,481</u>	
<b>The funds of the charity:</b>			
<b>Endowment Funds</b>			
Restricted Income Funds			
Unrestricted Funds	£99,800	£126,481	
Revaluation Reserve			
Pension Reserve			
<i>Total Unrestricted Funds</i>			
<b>Total Charity Funds</b>	<u>£99,800</u>	<u>£126,481</u>	

For the year ending 31<sup>st</sup> 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 of its accounts for the year in question, in accordance with section 476.

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.

Signed  .....  
Julie Bennett (Chair) on behalf of the Trustees

Date: 28/10/2025

## Statement of Cash Flows

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	<u>Total Funds £</u>	<u>Prior Year Funds £</u>	<u>Notes</u>
<b>Cash Flows from Operating Activities:</b>	-£26,681	£1,794	
<i>Decrease (increase) in debtors</i>	£1,195	-£1,192	
<i>Increase (decrease) in creditors</i>	-£65,313	£8,951	
Net cash provided by (used in) operating activities	-£90,799	£9,552	
<b>Cash Flows from Investing Activities:</b>			
<i>Net cash provided by (used in) investing activities</i>			
<b>Cash Flows from Financing Activities:</b>			
<i>Net cash provided by (used in) financing activities</i>			
Net change in cash and cash equivalents	-£90,799	£9,552	
Cash and cash equivalents at the beginning of the reporting period	£223,323	£213,770	
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>£132,524</b>	<b>£223,323</b>	

### 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) (effective 1 January 2019) -
- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

**Basis of preparation** - Home-Start Staffordshire Moorlands 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.

## Notes to the Accounts

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

There have been no related party transactions in this reporting period.

- A1 During this accounting period home-visiting volunteers donated over 477 hours of their time to the scheme. The majority of volunteers offer home-visiting support. However, the scheme additionally benefitted from 159 hours of donated IT services.
- A1 Donated Stock: The scheme operates a clothing and equipment store of donated children's / maternity clothing and baby equipment. The costs involved in valuing donated items outweigh the benefit to users of the accounts and to the charity of having this financial information. (No money was raised during this accounting period from the sale of excess stock.)
- A1 Donated Services: £6,370 for donated IT services.
- |  | <u>Total Funds</u> | <u>Prior Year</u> |
|--|--------------------|-------------------|
|  | <u>£</u>           | <u>Funds £</u>    |
| A2 <u>Government Grants</u> : National Lottery Community Fund - RC Midlands  | £63,229            | £90,836           |
| A2 <u>Restricted Funds - Purpose</u> :   |                    |                   |
| <ul style="list-style-type: none"> <li>• The National Lottery Community Fund – RC Midlands Region £63,229 – delivery of home-visiting service to families, group provision for families, development of volunteering roles and increasing the visibility of the service (marketing, etc).</li> <li>• BBC Children in Need - £22,584 – delivery of family support to children living in deprived areas, increasing children's self-confidence, social skills and wellbeing.</li> <li>• UHNM &amp; NHS Charities Together - £3,118 – support to families around loneliness (improving mental health and wellbeing and access / engagement with services).</li> <li>• The Postcode Local Trust – £20,000 - core costs of delivering support to families.</li> <li>• The Garfield Weston Foundation - £15,000 – funding to support core costs and maintain levels of support to families.</li> <li>• Baron Davenport's Charity £1,500 – core costs of delivering support to families.</li> <li>• The Rowley Trust £1,000 – core costs of delivering support to families.</li> <li>• W A Cadbury £1,000 – core costs of delivering support to families</li> <li>• Councillors Community Initiative Fund (Staffordshire Moorlands District Ccouncil) - £400 – contribution towards costs relating to salaries and rent of premises.</li> <li>• Donations (Group) - £52 ringfenced for directly funding group work.</li> <li>• Donations (Crisis Fund) – £2,396 - individual giving, ringfenced to directly benefit families.</li> <li>• Donated Hours (IT Services A Thorpe) – £6,370 - monetary value of donated IT services that the scheme would pay for should this service not be donated.</li> </ul> |                    |                   |
| A3 <u>Other</u> : £116 was raised from the Staffordshire Moorlands Community Lottery and £30 at Kingsley Summer Fayre.   |                    |                   |



# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

B1	<u>Staff Costs</u>	<u>Total Funds</u>	<u>Prior Year</u>
		<u>£</u>	<u>Funds £</u>
	Gross wages, salaries and benefits in kind*	£107,346	£113,567
	Employer's NI Costs (excluding £5,000 employment allowance deduction)	£7,654	£7,783
	Employer's contribution to defined contribution pension schemes	£6,416	£8,679
	Life Insurance Cover	£120	£156
		<u>£121,536</u>	<u>£130,185</u>

The charity also paid agency fees for a temporary worker amounting to: £6,133 (including recruitment fees)

Average number of full-time equivalent employees in the year: 3.7 4

*There are no employees who receive employee benefits (excluding employer pension costs) of more than £60,000.*

	<u>31/03/2025</u>	<u>Prior Year</u>
Estimated redundancy costs as at 31/03/2025:	£26,776	£13,979

B1 The charity benefitted from Employment Allowance of £5,000 during this accounting period.

The charity used a third-party fundraiser to provide support with funding bids during this accounting period and paid £800 for this service: Jenna Wills @ Finding Starfish Limited, 27 Long Lane, Fradley, Lichfield, WS13 8NS.

B1 Defined contribution pension scheme details:

Home-Start Staffordshire Moorlands participates in TPT Retirement Solutions' Growth Plan (formerly The Pensions Trust). The Growth Plan is a multi-employer pension plan which is in most respects a money purchase arrangement, but it has some guarantees. From October 2001, contributions are invested in personal funds, which have a capital guarantee and which are converted to pension on retirement, either within the Growth Plan or by the purchase of an annuity.

	<u>Total Funds</u>	<u>Prior Year</u>
	<u>£</u>	<u>Funds £</u>
Costs of the scheme to the charity for the year:	£6,416	£8,679
Amount of contributions outstanding at year-end:	Nil	Nil
Amount of contributions pre-paid at year-end:	Nil	Nil

B1	<u>Remuneration and Expenses of Trustees</u>	<u>Total Funds</u>	<u>Prior Year</u>
		<u>£</u>	<u>Funds £</u>
	Travel Expenses	£13	£219

One trustee had their expenses met by the charity. No trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. There have been no party transactions during this reporting period.

C1 Debtors: £1,534 at year end: £501 unclaimed Gift Aid, upstairs tenants invoiced £983 for their share of utility bills and £50 outstanding on return of deposit for room rental.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

		<u>31/03/2025</u>	<u>Prior Year</u>
C2	<u>Cash at Bank and in Hand</u>		
	Cash in Hand	£5	£18
	Current Account - Co-operative Bank PLC	£19,191	£62,974
	Business Deposit Account - Leek Building Society	£83,199	£130,172
	Charity Deposit Account - Virgin Money	£30,128	£30,128
	(Argos Gift Cards (for families) 3 x £10)	-	£30
		<u>£132,524</u>	<u>£223,322</u>

- D1 **£32,936 broken down as follows:**  
Breakdown of funds carried over from 2024-2025 to 2025-2026: £19,643 National Lottery Community Fund - RC Midlands Region, £6,217 BBC Children in Need, £1,000 We Love the Moorlands £2,000 in individual donations, £1,000 Leek Town Lands, £501 in gift aid relating to donations, £2250 Cadent, £273 money donated toward crisis fund for families, £52 donations for the groups.  
Other Creditors: **£1,322** in uncleared transactions.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### KEY

CA = Charitable Activities

D&L = Donations and Legacies

OTA = Other Trading Activities

INV = Investments

	Restricted Funds 2024 - 25 - TOTAL = £136,447													Unrestricted Funds 2024 - 25 - TOTAL = £10,436								
	National Lottery Community Fund - RC Midlands Region	BBC Children in Need	UHMN & NHS Charities Together	The Garfield Weston Foundation	The Rowley Trust	W A Cadbury	The Postcode Local Trust	We Love the Moorlands (Community Foundation of Staffordshire)	Councillors Community Initiative Fund (SMDC)	Baron Davenport Charity	Donations (Group)	Donations (Crisis Fund)	Gifted Services	Cadent - Centres for Warmth Grant	Fundraising - Events	Fundraising Sale of Goods	Donations - General	Donations - Volunteer Expenses	Gift Aid	Bank & Building Society Interest	Keele University (student on placement)	Totals
<b>Income</b>	<b>CA - TOTAL = £127,831</b>										<b>D&amp;L = £8,616</b>			<b>CA</b>	<b>OTA</b>	<b>D&amp;L = £4,388</b>			<b>INV</b>	<b>OTHER</b>		
Total Income 2024-2025	£36,939	£22,956			£1,000	£1,000		£1,000	£400		£52	£2,426	£6,370	£4,500	£146		£5,855	£72	£837	£3,128	£525	£87,205
Received 23-24 ref 24-25	£45,933	£5,845	£3,118	£15,000			£20,000			£1,500		£93					£1,125					£92,615
Received 24-25 ref 25-26	£19,643	£6,217						£1,000			£52	£273		£2,250			£3,000		£501			£32,937
<b>Net Income</b>	<b>£63,229</b>	<b>£22,584</b>	<b>£3,118</b>	<b>£15,000</b>	<b>£1,000</b>	<b>£1,000</b>	<b>£20,000</b>	<b>£0.00</b>	<b>£400</b>	<b>£1,500</b>	<b>£0</b>	<b>£2,246</b>	<b>£6,370</b>	<b>£2,250</b>	<b>£146</b>	<b>£0</b>	<b>£3,980</b>	<b>£72</b>	<b>£336</b>	<b>£3,128</b>	<b>£525</b>	<b>£146,883</b>
<b>Expenditure</b>																						
Salaries	£43,347	£18,471	£2,520	£9,617	£1,000	£1,000	£20,000		£350	£1,500				£2250			£3,980	£72	£336	£3,128	£525	£122,241
Life Cover for Pensions																						£120
Pensions Deficit Cont																						£1,558
Rent, Rates & Water	£2,203	£965	£125	£3,000					£50													£6,650
Heat & Light	£899	£292		£1,433																		£2,938
General Running Exp	£3,245	£1,164	£242	£800																		£8,236
Advertising & Publicity	£703																					£947
Training - Volunteers	£722	£63																				£785
Training - Staff	£529	£200	£181																			£746
Home-Start UK Levy	£1,461	£380		£150																		£3,183
Travel & Exp - Staff	£1,603	£363																				£3,063
Travel & Exp - Trustees																						£13
Travel & Exp - Volunteers	£2,166	£685	£50																			£3,088
Crisis Fund for Families												£2,246										£2,276
Cost of Fundraising															£146							£704
Capital Expenditure																						£0
Development Days	£414																					£414
Group Resources/Running	£3,094																					£3,214
Volunteer Phones	£2,043																					£2,163
Funding Associate	£800																					£800
Contingency / IT																						£4,055
Gifted Services													£6,370									£6,370
<b>Total Expenditure</b>	<b>£63,229</b>	<b>£22,584</b>	<b>£3,118</b>	<b>£15,000</b>	<b>£1,000</b>	<b>£1,000</b>	<b>£20,000</b>	<b>£0</b>	<b>£400</b>	<b>£1,500</b>	<b>£0</b>	<b>£2,246</b>	<b>£6,370</b>	<b>£2,250</b>	<b>£146</b>	<b>£0</b>	<b>£3,980</b>	<b>£72</b>	<b>£336</b>	<b>£3,128</b>	<b>£525</b>	<b>£173,564</b>
	<b>-£26,681</b>																					

### 2024 - 2025

Movement in funds	<b>-£26,681</b>
Funds brought forward	<b>£126,481</b>
Funds carried over	<b>£99,800</b>



# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### KEY

CA = Charitable Activities

D&L = Donations and Legacies

OTA = Other Trading Activities

INV = Investments

	Restricted Funds 2023 – 2024 – TOTAL £165,509												Unrestricted Funds 2023 – 2024 – Total £11,314							
	National Lottery Community Fund - RC Midlands Region	BBC Children in Need	National Lottery Community Fund (Awards for All)	Comic Relief Community Fund (England)	UHM & NHS Charities Together	The Garfield Weston Foundation	The National Grid Community Matters Fund	Councillors Community Initiative Fund (SMDC)	Peoples Postcode Lottery	Baron Davenport Charity	Donations (Crisis Fund)	Gifted Services	Coop Local Community Fund	Fundraising – Sale of Goods	Fundraising – Fundraising Events	Donations – General	Donations – Volunteer Expenses	Gift Aid	Bank & Building Society Interest	Totals
<b>Income</b>	<b>CA = TOTAL £156,872</b>										<b>D&amp;L = £8,637</b>		<b>CA</b>	<b>OTA</b>	<b>D&amp;L = TOTAL £7,975</b>			<b>INV</b>		
Total Income 2023-2024	£75,296	£31,373		£1,000	£2,532	£15,000	£4,208	£200	£20,000	£1,500	£1,079	£7,440	£1,008	£50	£2,532	£4,895	£572	£1,101	£2,282	£182,007
Received 22-23 ref 23-24	£51,473	£6,128	£10,000	£1,500		£15,000					£211									£87,431
Received 23-24 ref 24-25	£45,933	£5,845				£15,000			£20,000	£1,500	£93					£1,125				£92,615
<b>Net Income</b>	<b>£80,836</b>	<b>£31,656</b>	<b>£10,000</b>	<b>£2,500</b>	<b>£2,532</b>	<b>£15,000</b>	<b>£4,208</b>	<b>£200</b>	<b>£0</b>	<b>£0</b>	<b>£1,197</b>	<b>£7,440</b>	<b>£1,008</b>	<b>£50</b>	<b>£2,532</b>	<b>£3,770</b>	<b>£572</b>	<b>£1,101</b>	<b>£2,282</b>	<b>£176,823</b>
<b>Expenditure</b>																				
Salaries	£65,146	£23,778	£7,329	£2,287		£10,117							£1,008			£3,351	£572	£1,101	£338	£125,103
Life Cover for Pensions																			£156	£156
Pensions Deficit Contribution																			£1,660	£1,660
Office Cleaning					£1,009										£1,009					£1,009
Rent, Rates & Water	£1,318	£901	£600	£118		£3,000														£6,436
Heat & Light	£230	£705	£300	£25		£933		£200												£2,393
General Running Expenses	£3,080	£1,734	£372	£25		£800														£6,980
Advertising & Publicity	£229		£500																	£729
Training – Volunteers	£275	£369																		£645
Training – Staff	£77	£369																		£446
Home-Start UK Levy	£1,275	£528	£100	£45	£94	£150									£94					£2,917
Travel & Expenses - Staff	£1,403	£815	£400																	£2,618
Travel & Expenses - Trustees	£219																			£219
Travel & Expenses - Volunteers	£304	£2,458																		£2,962
Crisis Fund for Families																				£1,197
Energy Saving Resources							£4,208													£4,208
Cost of Fundraising					£233										£233					£233
Capital Expenditure			£399																	£399
Development Days	£435																			£435
Group Resources & Running	£1,616																			£1,616
Volunteer Phones	£3,369																			£3,369
Funding Associate	£1,860																			£1,860
Contingency / IT																				£0
Gifted Services												£7,440								£7,440
<b>Total Expenditure</b>	<b>£80,836</b>	<b>£31,656</b>	<b>£10,000</b>	<b>£2,500</b>	<b>£1,336</b>	<b>£15,000</b>	<b>£4,208</b>	<b>£200</b>	<b>£0</b>	<b>£0</b>	<b>£1,197</b>	<b>£7,440</b>	<b>£1,008</b>	<b>£0</b>	<b>£1,336</b>	<b>£3,351</b>	<b>£572</b>	<b>£1,101</b>	<b>£2,153</b>	<b>£175,029</b>
																				<b>£1,794</b>

Movement in funds	Page 117794
Funds brought forward	£124,687
Funds carried over	£126,481

## FRS 102 – Section 28

### Accounting Disclosures

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**FOR THE PERIOD ENDING 31 March 2025**

**COMPANY: Home-Start Staffordshire Moorlands**

**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

#### **Deficit contributions:**

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From 1 April 2025 to 31 March 2028:     £2,100,000 per annum (payable monthly)

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Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Deficit contributions:

From 1 April 2022 to 31 January 2025: £3,312,000 per annum  
(payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

### Present Values of Provision

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision	1,410	631	1,350

### Reconciliation of Opening and Closing Provisions

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Provision at start of period	631	1,350
Unwinding of the discount factor (interest expense)	17	53
Deficit contribution paid	(643)	(772)
Remeasurements – impact of any change in assumptions	9	0
Remeasurements – amendments to the contribution schedule	1,396	-
Provisions at end of period	1,410	631

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### Income and Expenditure Impact

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Interest expense	17	53
Remeasurements – impact of any change in assumptions	9	0
Remeasurements – amendments to the contribution schedule	1,396	-
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

\*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

### Assumptions

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

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



# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Deficit Contributions Schedule

Year ending	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Year 1	503	643	772
Year 2	503	-	643
Year 3	503	-	-
Year 4	-	-	-
Year 5	-	-	-
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

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

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

## Reference and Administration

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Home-Start Staffordshire Moorlands  
School Yard, Earl Street  
Leek  
Staffordshire ST13 6JT

**Tel/Fax:** 01538 387231  
**Email:** [info@homestartsm.org.uk](mailto:info@homestartsm.org.uk)  
**Website:** [www.homestartsm.org.uk](http://www.homestartsm.org.uk)  
**Registered Charity No.:** 1135201

A Company Limited by Guarantee – **Company Number:** 7167797

### Independent Examiner

Daryl Denson, VAST, The Dudson Centre, Hope Street, Hanley, Stoke-on-Trent, ST1 5DD

### Bankers

The Cooperative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT  
Leek Building Society, 51 Derby Street, Leek, Staffordshire, ST13 6HU  
Virgin Money PLC, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

## Objectives and Activities

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### The Objects of the Charity

The objects of the charity as set out in the company's Memorandum of Association are:

- a) to safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- b) to prevent cruelty to or maltreatment of children;
- c) to relieve sickness, poverty and need amongst children and parents of children; and,
- d) to promote the education of the public in better standards of childcare; principally but not exclusively within the area of Staffordshire Moorlands and its environs.

Details about what we do, and our activities are included in our Annual Report

### Our services

Home-Start can provide a range of home and community-based services for families, tailored to their individual needs and circumstances:

- Regular home visiting support from volunteers and expert staff.
- Emotional support to help parents find ways to manage and resolve problems.

## Home-Start Staffordshire Moorlands

### Financial Statements 2024 - 2025

- Direct support to children, including playing, listening, having fun, establishing feeding routines, encouraging development and providing opportunities for outings and treats.
- Practical help, perhaps with budgeting, accessing benefits and financial support, housing issues, transport.
- Outreach, encouraging and enabling families to access group work for children and community and statutory services.
- Information and links to other organisations including health, education, voluntary sector and community educational services.
- Attendance at meetings and moral support, especially in relation to dealing with health, solicitors, housing issues, benefits and debt.
- Access to parenting advice and parenting skills training.
- 'Bookstart' visits in the home; sharing Bookstart Trust resources with parents and children.

#### **Home-Start can:**

- Change how parents think and feel about themselves.
- Help parents cope with the challenges they are facing.
- Ensure that parents are aware of, and confident to use, local services and activities.
- Support parents enabling them to feel more confident in their parenting role.
- Improve children's socialisation and early development

Details of 2024 - 2025 Achievements and Performance are outlined in the accompanying Annual Report for 2024 - 2025. The Annual Report lays out the main activities and achievements that have been undertaken by the charity to carry out its charitable purposes for the public benefit.

# Structure, Governance and Management

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## Governing Document

Home-Start Staffordshire Moorlands is a Company Limited by Guarantee. It was incorporated on 24<sup>th</sup> February 2010 and registered as a charity on 25<sup>th</sup> March 2010. The company took over the activities of the unincorporated charity (Home-Start Staffordshire Moorlands – 1063873, established in 1998) on 1<sup>st</sup> January 2011, when all funds and assets were transferred to the new company. The previous charity then ceased operations and was formally dissolved on 30 March 2011. The charity is governed by Memorandum and Articles of Association adopted on 24<sup>th</sup> February 2010. The Memorandum and Articles of Association were reviewed in July 2025 and a resolution to pass amendments was passed on 9<sup>th</sup> September 2025. The amendments were intended to support good governance, encourage board renewal, and ensure compliance with best practice in the charity sector (there were no changes to the charity's Objects at this time). The charity is a Public Benefit Entity.

## Organisational Structure and Networks

The trustees of the charity are also directors of the company, as defined in the Companies Act 2006. The Memorandum and Articles of Association The Memorandum and Articles of Association in place during the year 2024 – 2025 required the scheme to have a Trustee board of at least 5, and not more than 12, individuals. A resolution to amend this to a board of at least 4 and not more than 12 individuals was made in September 2025. At the close of March 2025, board membership was made up of 6 individuals. The trustees meet regularly (not less than 3 times yearly, but generally on a 6 to 8-weekly basis). The trustees may appoint sub-committees which report regularly to the board. The Company Secretary (Scheme Manager) also sits on the Board but has no voting rights.

## Serving Trustees 2024 – 2025

Name	Role	Date Appointed	Date Resigned
Marion Aston	Chair	15/10/2019	(03/06/2025)
Carol Steele	Vice Chair	15/02/2022	N/A
Kate Allen	Trustee	07/09/2020	13/09/2024
Jane Armstrong	Trustee	28/11/2024	N/A
Julie Bennett	Trustee	09/03/2021	N/A
Laura Bosworth	Trustee	08/06/2023	12/09/2024
Gareth Edwards	Trustee	30/11/2020	N/A
Lyn Fryer	Trustee	15/02/2022	19/09/2024
Joy Sailes	Trustee	15/02/2022	08/12/2024
Alan Thorpe	Trustee	24/02/2010	11/06/2024
Angela Whitfield	Trustee	28/11/2024	N/A



## Home-Start Staffordshire Moorlands

### Financial Statements 2024 - 2025

A scheme of delegation is in place and day-to-day responsibility for the provision of services rests with the Scheme Manager, who is responsible for ensuring that the charity delivers the services specified and that outcomes are met. The Scheme Manager has responsibility for the day-to-day operational management of the scheme, ensuring that regular staff and volunteer supervision takes place and for ensuring that skills and working practice are developed in line with good practice. Day-to-day financial bookkeeping, record-keeping and reporting is delegated to the Finance Administrator, in accordance with financial procedures and policies agreed by the board.

Trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### **Risk Management Statement**

The Trustees consider risk management on an on-going basis and systems are in place to identify and mitigate the major risks to which the charity may be exposed. Regular board meetings and reporting mechanisms mean that risks are minimised and considered regularly. Contingency / managing risk information is shared with Trustees at the board meeting at each board meeting and is reviewed regularly. Principle risks faced currently relate to adequacy of future fundraising / income levels and sufficient volunteer numbers across the district. Strategic planning meetings take place regularly to look at the future viability of the scheme and carry out forward planning. The scheme actively promotes volunteering opportunities, recruits, trains and supports volunteers. Internal control risks are minimised by the implementation of strict, documented financial procedures relating to all transactions. Procedures are in place to ensure compliance with health and safety of staff, volunteers, families supported and visitors to the scheme. All policies and procedures are reviewed regularly by the board to ensure that they continue to meet the needs of the charity and are compliant with current guidance and legislation.

### **How Trustees are recruited and appointed:**

Any person who is willing to act as a Trustee and a Member of the Charity and is permitted to be so appointed by the law and the Articles, may be appointed to be a Trustee by Ordinary Resolution passed by the Members at an AGM; or a decision of the Charity Trustees, provided the number of Trustees is not less than four and not more than 12 individuals.

A resolution to amend the charity's governing document - to support good governance, encourage board renewal, and ensure compliance with best practice in the charity sector - was passed on 09/09/2025. There were no changes to the charity's Objects. The amendments state that any retiring trustee may serve no more than two further consecutive terms of up to three each, so that the maximum total is nine consecutive

## Home-Start Staffordshire Moorlands

### Financial Statements 2024 – 2025

years. In exceptional circumstances, they may be reappointed for up to one year. After a period of one year following retirement, trustees become eligible for reappointment.

The Board of Trustees seeks to ensure that the committee maintains a mix of skills and experience and current membership contains a high level of skills, covering necessary areas, and the board has been actively seeking new members to increase both skills and future proof. Members complete a skills audit and, in the event of particular skills being lost due to resignation, individuals are approached, or advertising takes place to recruit new members. The charity includes trustees with direct experience of our support/volunteering and with backgrounds in health, social care, education, business and auditing. The Trustee Board seeks to maintain at least one volunteer and one ex-family representative as advisors or trustees, if possible. A vacancy remains on the board for the post of Treasurer, for which the board are actively recruiting.

### **Induction and Training**

New Trustees are given an induction pack, which includes an automatic disqualification declaration and all relevant information on the scheme and their role, including the memorandum and articles of association, policies, past committee papers, history of the scheme, budgets and financial information. The new trustee spends time with the Scheme Manager and the Chair / Vice-Chair of the scheme, familiarising themselves with the pack and explanations are given of any areas that are unclear. New Trustees are also able to access the volunteers' course of preparation, the Home-Start UK intranet and trustee training through Home-Start UK.

# Financial Review

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## Principal Funding Sources

The principal funding sources for 2024 - 2025 were the National Lottery Community Fund – Reaching Communities Midlands Region, BBC Children in Need, UHNM and NHS Charities Together, the Postcode Local Trust and the Garfield Weston Foundation. The scheme was also extremely fortunate to receive additional funding from Cadent Centres for Warmth, together with donations to the scheme through the Staffordshire Moorlands District Councillors' Community Initiative Fund, the Rowley Trust, W A Cadbury, Baron Davenport's Charity, St Luke's & St Paul's churches in Leek, Leek Building Society, Staffordshire Moorlands District Council Chairman's Charity Fundraising and individuals donating to the scheme. We continued to receive donations via a collection box at the Corner Cupboard and benefitted tickets sold via the Staffordshire Moorlands Community Lottery (receiving 60% of ticket sales).

Kidz2Kidz Moorlands Fund, Faulkner Powell Mortgages and staff at Leek Building Society donated gifts and provided funds for vouchers and essential household items for families, all of which were passed directly on to families supported by our scheme, via our Crisis Fund.

## Small companies provision statement

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

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Reserves Policy

Home-Start Staffordshire Moorlands shall aim to hold in reserves a sum equivalent to at least 3 months' operation at a normal level. This level of reserves is necessary to ensure Home-Start's core activity, providing an ongoing support service to families with at least one child under 5, can continue regardless of cash flow, unforeseen funding or other difficulties. Reserves also ensure that, if necessary, the scheme could be closed in an orderly manner.

Reserves as of March 2025 total **£99,800** (prior year £126,481). The Trustees are aware of a contingent liability to the Pensions Trust and due to this Trustees feel that it is necessary to maintain a high level of reserves.

During periods of normal operation, the reserves policy will be reviewed annually. Where future funding has not been secured, it will be monitored monthly, commencing six months prior to the end of current funding.

### Pensions Trust Contingent Liability

The scheme has a contingent liability to the Pensions Trust. The estimated cost of this liability was **£7,237** as calculated at 30th September 2024, plus a charge of between **£3,000 and £5,000** for calculating the debt as calculated from 30<sup>th</sup> September 2024 (draft figure). Details of how the liability has arisen and method of dealing with the liability are provided with the accounts.

This Policy is reviewed annually – last reviewed 28/10/2025.

Signed on behalf of the Trustees by Julie Bennett (Chair)

Signed:



.....

Date: 28/10/2025

Julie Bennett (Chair)  
on behalf of the Trustees



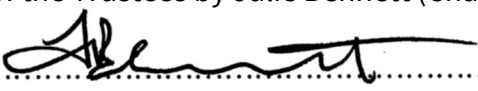
# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### Plans for Future Periods

Details of the plans for 2024–2026 are provided in the accompanying Annual Report. The charity is currently facing significant financial pressures, and there is a material uncertainty regarding its ability to continue operating beyond the next financial year without additional funding. However, the trustees are actively exploring all options to secure sustainable funding and ensure the continuation of our services. There is a risk that the scheme may need to close if sufficient support is not secured.

The trustees present their report along with the financial accounts of the charity for the year ending 31<sup>st</sup> March 2025. This annual report also includes the requirements of a directors' report, as required by company law. The Financial Statements have been prepared in accordance with SORP (1<sup>st</sup> Jan 2019) FRS 102 and the Companies Act 2006. Signed on behalf of the Trustees by Julie Bennett (Chair)

Signed: .....  ..... Date: 28/10/2025  
Julie Bennett (Chair)  
on behalf of the Trustees

### Responsibilities of the Management Committee

For the year ended 31<sup>st</sup> March 2025.

The trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure for that period. In preparing these Financial Statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the Financial Statements; and
- e) prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Independent Examiner's Report to the Trustees of Home-Start Staffordshire Moorlands

I report on the accounts of the company for the year ended 31<sup>st</sup> March 2024, which are set out on pages 10 - 17.

#### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### Basis of independent examiner's report

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

#### Independent examiner's statement

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

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

**Name:** Daryl Denson (ACMA)

**Address:** VAST, The Dudson Centre, Hope Street, Hanley, Stoke-on-Trent, ST1 5DD

Signed:  .....

Date: .05. / .11. / 2025

## Statement of Financial Activities

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Endowment Funds</u>	<u>Total Funds</u>	<u>Prior Period Total Funds</u>	<u>Further Details</u>
<b>Income and Endowments from:</b>						
Donations and Legacies	£4,388	£8,616		£13,004	£16,612	A1
Charitable Activities	£2,250	£127,831		£130,081	£157,879	A2
Other Trading Activities	£146			£146	£50	A3
Investments	£3,128			£3,128	£2,282	
Other	£525			£525		
<b>Total</b>	<b>£10,436</b>	<b>£136,447</b>	<b>£0</b>	<b>£146,883</b>	<b>£176,823</b>	
<b>Expenditure on:</b>						
Raising Funds	£704			£704	£233	
Charitable Activities	£36,413	£130,077		£166,490	£167,357	B1
Other		£6,370		£6,370	£7,440	
<b>Total</b>	<b>£37,117</b>	<b>£136,447</b>	<b>£0</b>	<b>£173,564</b>	<b>£175,029</b>	
Net Gains / (Losses) on Investments						
<b>Net Income (Expenditure)</b>	<b>-£26,681</b>	<b>£0</b>	<b>£0</b>	<b>-£26,681</b>	<b>£1,794</b>	
<b>Transfers between Funds</b>						
<b>Other Recognised Gains / (Losses)</b>						
Gains / (Losses) on Revaluation of Fixed Assets						
Actuarial Gains / (Losses) on Defined Benefit Pension Schemes						
Other Gains / (Losses)						
<b>Net Movement in Funds</b>	<b>-£26,681</b>	<b>£0</b>	<b>£0</b>	<b>-£26,681</b>	<b>£1,794</b>	
<b>Reconcilliation of Funds</b>						
Total Funds Brought Forward	£126,481	£0	£0	£126,481	£124,687	
<b>Total Funds Carried Forward</b>	<b>£99,800</b>	<b>£0</b>	<b>£0</b>	<b>£99,800</b>	<b>£126,481</b>	

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Balance Sheet

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	Total Funds £	Prior Year Funds £	Further Details
<b>Fixed Assets:</b>			
Intangible Assets			
Tangible Assets			
Heritage Assets			
Investments			
<i>Total Fixed Assets</i>	<u>£0</u>	<u>£0</u>	
<b>Current Assets:</b>			
Stocks			
Debtors	£1,534	£2,729	C1
Investments			
Cash in Hand and at Bank	£132,524	£223,322	C2
<i>Total Current Assets</i>	<u>£134,059</u>	<u>£226,052</u>	
<b>Liabilities</b>			
Creditors: Amounts falling due within one year	£34,258	£99,571	D1
<i>Net current assets or liabilities</i>	£99,800	£126,481	
<i>Total assets less current liabilities</i>	<u>£99,800</u>	<u>£126,481</u>	
Creditors: Amounts falling due after more than one year			
Provisions for liabilities			
<i>Net assets or liabilities excluding pension asset or liability</i>			
Defined benefit pension scheme asset or liability			
<b>Total net assets or liabilities</b>	<u>£99,800</u>	<u>£126,481</u>	
<b>The funds of the charity:</b>			
<b>Endowment Funds</b>			
Restricted Income Funds			
Unrestricted Funds	£99,800	£126,481	
Revaluation Reserve			
Pension Reserve			
<i>Total Unrestricted Funds</i>			
<b>Total Charity Funds</b>	<u>£99,800</u>	<u>£126,481</u>	

For the year ending 31<sup>st</sup> 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 of its accounts for the year in question, in accordance with section 476.

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.

Signed .....  
Julie Bennett (Chair) on behalf of the Trustees

Date: 28/10/2025



## Statement of Cash Flows

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

	<u>Total Funds £</u>	<u>Prior Year Funds £</u>	<u>Notes</u>
<b>Cash Flows from Operating Activities:</b>	-£26,681	£1,794	
<i>Decrease (increase) in debtors</i>	£1,195	-£1,192	
<i>Increase (decrease) in creditors</i>	-£65,313	£8,951	
Net cash provided by (used in) operating activities	-£90,799	£9,552	
<b>Cash Flows from Investing Activities:</b>			
<i>Net cash provided by (used in) investing activities</i>			
<b>Cash Flows from Financing Activities:</b>			
Net cash provided by (used in) financing activities			
Net change in cash and cash equivalents	-£90,799	£9,552	
Cash and cash equivalents at the beginning of the reporting period	£223,323	£213,770	
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>£132,524</b>	<b>£223,323</b>	

### 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) (effective 1 January 2019) -
- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

**Basis of preparation** - Home-Start Staffordshire Moorlands 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.

## Notes to the Accounts

Home-Start Staffordshire Moorlands - Registered Charity Number 1135201  
Annual Accounts for the Period 01/04/2024 - 31/03/2025

There have been no related party transactions in this reporting period.

- A1 During this accounting period home-visiting volunteers donated over 477 hours of their time to the scheme. The majority of volunteers offer home-visiting support. However, the scheme additionally benefitted from 159 hours of donated IT services.
- A1 Donated Stock: The scheme operates a clothing and equipment store of donated children's / maternity clothing and baby equipment. The costs involved in valuing donated items outweigh the benefit to users of the accounts and to the charity of having this financial information. (No money was raised during this accounting period from the sale of excess stock.)
- A1 Donated Services: £6,370 for donated IT services.

		<b>Total Funds</b>	<b>Prior Year</b>
		<b>£</b>	<b>Funds £</b>
A2	<u>Government Grants</u> : National Lottery Community Fund - RC Midlands	£63,229	£90,836
A2	<u>Restricted Funds - Purpose</u> :		
	<ul style="list-style-type: none"> <li>The National Lottery Community Fund – RC Midlands Region £63,229 – delivery of home-visiting service to families, group provision for families, development of volunteering roles and increasing the visibility of the service (marketing, etc).</li> <li>BBC Children in Need - £22,584 – delivery of family support to children living in deprived areas, increasing children's self-confidence, social skills and wellbeing.</li> <li>UHNM &amp; NHS Charities Together - £3,118 – support to families around loneliness (improving mental health and wellbeing and access / engagement with services).</li> <li>The Postcode Local Trust – £20,000 - core costs of delivering support to families.</li> <li>The Garfield Weston Foundation - £15,000 – funding to support core costs and maintain levels of support to families.</li> <li>Baron Davenport's Charity £1,500 – core costs of delivering support to families.</li> <li>The Rowley Trust £1,000 – core costs of delivering support to families.</li> <li>W A Cadbury £1,000 – core costs of delivering support to families</li> <li>Councillors Community Initiative Fund (Staffordshire Moorlands District Ccouncil) - £400 – contribution towards costs relating to salaries and rent of premises.</li> <li>Donations (Group) - £52 ringfenced for directly funding group work.</li> <li>Donations (Crisis Fund) – £2,396 - individual giving, ringfenced to directly benefit families.</li> <li>Donated Hours (IT Services A Thorpe) – £6,370 - monetary value of donated IT services that the scheme would pay for should this service not be donated.</li> </ul>		
A3	<u>Other</u> : £116 was raised from the Staffordshire Moorlands Community Lottery and £30 at Kingsley Summer Fayre.		

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

B1	<u>Staff Costs</u>	<u>Total Funds</u>	<u>Prior Year</u>
		£	Funds £
	Gross wages, salaries and benefits in kind*	£107,346	£113,567
	Employer's NI Costs (excluding £5,000 employment allowance deduction)	£7,654	£7,783
	Employer's contribution to defined contribution pension schemes	£6,416	£8,679
	Life Insurance Cover	£120	£156
		<u>£121,536</u>	<u>£130,185</u>

The charity also paid agency fees for a temporary worker amounting to: £6,133 (including recruitment fees)

Average number of full-time equivalent employees in the year: 3.7 4

*There are no employees who receive employee benefits (excluding employer pension costs) of more than £60,000.*

	<u>31/03/2025</u>	<u>Prior Year</u>
Estimated redundancy costs as at 31/03/2025:	£26,776	£13,979

B1 The charity benefitted from Employment Allowance of £5,000 during this accounting period.

The charity used a third-party fundraiser to provide support with funding bids during this accounting period and paid £800 for this service: Jenna Wills @ Finding Starfish Limited, 27 Long Lane, Fradley, Lichfield, WS13 8NS.

B1 Defined contribution pension scheme details:

Home-Start Staffordshire Moorlands participates in TPT Retirement Solutions' Growth Plan (formerly The Pensions Trust). The Growth Plan is a multi-employer pension plan which is in most respects a money purchase arrangement, but it has some guarantees. From October 2001, contributions are invested in personal funds, which have a capital guarantee and which are converted to pension on retirement, either within the Growth Plan or by the purchase of an annuity.

	<u>Total Funds</u>	<u>Prior Year</u>
	£	Funds £
Costs of the scheme to the charity for the year:	£6,416	£8,679
Amount of contributions outstanding at year-end:	Nil	Nil
Amount of contributions pre-paid at year-end:	Nil	Nil

B1	<u>Remuneration and Expenses of Trustees</u>	<u>Total Funds</u>	<u>Prior Year</u>
		£	Funds £
	Travel Expenses	£13	£219

One trustee had their expenses met by the charity. No trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. There have been no party transactions during this reporting period.

C1 Debtors: £1,534 at year end: £501 unclaimed Gift Aid, upstairs tenants invoiced £983 for their share of utility bills and £50 outstanding on return of deposit for room rental.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

		<b><u>31/03/2025</u></b>	<b><u>Prior Year</u></b>
C2	<b><u>Cash at Bank and in Hand</u></b>		
	Cash in Hand	£5	£18
	Current Account - Co-operative Bank PLC	£19,191	£62,974
	Business Deposit Account - Leek Building Society	£83,199	£130,172
	Charity Deposit Account - Virgin Money	£30,128	£30,128
	(Argos Gift Cards (for families) 3 x £10)	-	£30
		<b><u>£132,524</u></b>	<b><u>£223,322</u></b>

- D1 **£32,936 broken down as follows:**  
Breakdown of funds carried over from 2024-2025 to 2025-2026: £19,643 National Lottery Community Fund - RC Midlands Region, £6,217 BBC Children in Need, £1,000 We Love the Moorlands £2,000 in individual donations, £1,000 Leek Town Lands, £501 in gift aid relating to donations, £2250 Cadent, £273 money donated toward crisis fund for families, £52 donations for the groups.  
Other Creditors: **£1,322** in uncleared transactions.

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### KEY

CA = Charitable Activities

D&L = Donations and Legacies

OTA = Other Trading Activities

INV = Investments

	Restricted Funds 2024 - 25 - TOTAL = £136,447													Unrestricted Funds 2024 - 25 - TOTAL = £10,436								
	National Lottery Community Fund - RC Midlands Region	BBC Children in Need	UHM & NHS Charities Together	The Garfield Weston Foundation	The Rowley Trust	W A Cadbury	The Postcode Local Trust	We Love the Moorlands (Community Foundation of Staffordshire)	Councillors Community Initiative Fund (SMDC)	Baron Davenport Charity	Donations (Group)	Donations (Crisis Fund)	Gifted Services	Cadent - Centres for Warmth Grant	Fundraising - Events	Fundraising Sale of Goods	Donations - General	Donations - Volunteer Expenses	Gift Aid	Bank & Building Society Interest	Keele University (student on placement)	Totals
<b>Income</b>	<b>CA - TOTAL = £127,831</b>										<b>D&amp;L = £8,616</b>			<b>CA</b>	<b>OTA</b>	<b>D&amp;L = £4,388</b>			<b>INV</b>	<b>OTHER</b>		
Total Income 2024-2025	£36,939	£22,956			£1,000	£1,000		£1,000	£400		£52	£2,426	£6,370	£4,500	£146		£5,855	£72	£837	£3,128	£525	£87,205
Received 23-24 ref 24-25	£45,933	£5,845	£3,118	£15,000			£20,000			£1,500		£93					£1,125					£92,615
Received 24-25 ref 25-26	£19,643	£6,217						£1,000			£52	£273		£2,250			£3,000		£501			£32,937
<b>Net Income</b>	<b>£63,229</b>	<b>£22,584</b>	<b>£3,118</b>	<b>£15,000</b>	<b>£1,000</b>	<b>£1,000</b>	<b>£20,000</b>	<b>£0.00</b>	<b>£400</b>	<b>£1,500</b>	<b>£0</b>	<b>£2,246</b>	<b>£6,370</b>	<b>£2,250</b>	<b>£146</b>	<b>£0</b>	<b>£3,980</b>	<b>£72</b>	<b>£336</b>	<b>£3,128</b>	<b>£525</b>	<b>£146,883</b>
<b>Expenditure</b>																						
Salaries	£43,347	£18,471	£2,520	£9,617	£1,000	£1,000	£20,000		£350	£1,500				£2250			£3,980	£72	£336	£3,128	£525	£122,241
Life Cover for Pensions																						£120
Pensions Deficit Cont																						£1,558
Rent, Rates & Water	£2,203	£965	£125	£3,000					£50													£6,650
Heat & Light	£899	£292		£1,433																		£2,938
General Running Exp	£3,245	£1,164	£242	£800																		£8,236
Advertising & Publicity	£703																					£947
Training - Volunteers	£722	£63																				£785
Training - Staff	£529	£200	£181																			£746
Home-Start UK Levy	£1,461	£380		£150																		£3,183
Travel & Exp - Staff	£1,603	£363																				£3,063
Travel & Exp - Trustees																						£13
Travel & Exp - Volunteers	£2,166	£685	£50																			£3,088
Crisis Fund for Families												£2,246										£2,276
Cost of Fundraising															£146							£704
Capital Expenditure																						£0
Development Days	£414																					£414
Group Resources/Running	£3,094																					£3,214
Volunteer Phones	£2,043																					£2,163
Funding Associate	£800																					£800
Contingency / IT																						£4,055
Gifted Services													£6,370									£6,370
<b>Total Expenditure</b>	<b>£63,229</b>	<b>£22,584</b>	<b>£3,118</b>	<b>£15,000</b>	<b>£1,000</b>	<b>£1,000</b>	<b>£20,000</b>	<b>£0</b>	<b>£400</b>	<b>£1,500</b>	<b>£0</b>	<b>£2,246</b>	<b>£6,370</b>	<b>£2,250</b>	<b>£146</b>	<b>£0</b>	<b>£3,980</b>	<b>£72</b>	<b>£336</b>	<b>£3,128</b>	<b>£525</b>	<b>£173,564</b>
	<b>-£26,681</b>																					

### 2024 - 2025

Movement in funds	<b>-£26,681</b>
Funds brought forward	<b>£126,481</b>
Funds carried over	<b>£99,800</b>



# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### KEY

CA = Charitable Activities

D&L = Donations and Legacies

OTA = Other Trading Activities

INV = Investments

	Restricted Funds 2023 – 2024 – TOTAL £165,509												Unrestricted Funds 2023 – 2024 – Total £11,314							
	National Lottery Community Fund - RC Midlands Region	BBC Children in Need	National Lottery Community Fund (Awards for All)	Comic Relief Community Fund (England)	UHM & NHS Charities Together	The Garfield Weston Foundation	The National Grid Community Matters Fund	Councillors Community Initiative Fund (SMDC)	Peoples Postcode Lottery	Baron Davenport Charity	Donations (Crisis Fund)	Gifted Services	Coop Local Community Fund	Fundraising – Sale of Goods	Fundraising – Fundraising Events	Donations – General	Donations – Volunteer Expenses	Gift Aid	Bank & Building Society Interest	Totals
<b>Income</b>	<b>CA = TOTAL £156,872</b>											<b>D&amp;L = £8,637</b>	<b>CA</b>	<b>OTA</b>	<b>D&amp;L = TOTAL £7,975</b>			<b>INV</b>		
Total Income 2023-2024	£75,296	£31,373		£1,000	£2,532	£15,000	£4,208	£200	£20,000	£1,500	£1,079	£7,440	£1,008	£50	£2,532	£4,895	£572	£1,101	£2,282	£182,007
Received 22-23 ref 23-24	£51,473	£6,128	£10,000	£1,500		£15,000					£211									£87,431
Received 23-24 ref 24-25	£45,933	£5,845				£15,000			£20,000	£1,500	£93					£1,125				£92,615
<b>Net Income</b>	<b>£80,836</b>	<b>£31,656</b>	<b>£10,000</b>	<b>£2,500</b>	<b>£2,532</b>	<b>£15,000</b>	<b>£4,208</b>	<b>£200</b>	<b>£0</b>	<b>£0</b>	<b>£1,197</b>	<b>£7,440</b>	<b>£1,008</b>	<b>£50</b>	<b>£2,532</b>	<b>£3,770</b>	<b>£572</b>	<b>£1,101</b>	<b>£2,282</b>	<b>£176,823</b>
<b>Expenditure</b>																				
Salaries	£65,146	£23,778	£7,329	£2,287		£10,117							£1,008			£3,351	£572	£1,101	£338	£125,103
Life Cover for Pensions																			£156	£156
Pensions Deficit Contribution																			£1,660	£1,660
Office Cleaning					£1,009										£1,009					£1,009
Rent, Rates & Water	£1,318	£901	£600	£118		£3,000														£6,436
Heat & Light	£230	£705	£300	£25		£933		£200												£2,393
General Running Expenses	£3,080	£1,734	£372	£25		£800														£6,980
Advertising & Publicity	£229		£500																	£729
Training – Volunteers	£275	£369																		£645
Training – Staff	£77	£369																		£446
Home-Start UK Levy	£1,275	£528	£100	£45	£94	£150									£94					£2,917
Travel & Expenses - Staff	£1,403	£815	£400																	£2,618
Travel & Expenses - Trustees	£219																			£219
Travel & Expenses - Volunteers	£304	£2,458																		£2,962
Crisis Fund for Families																				£1,197
Energy Saving Resources							£4,208													£4,208
Cost of Fundraising					£233										£233					£233
Capital Expenditure			£399																	£399
Development Days	£435																			£435
Group Resources & Running	£1,616																			£1,616
Volunteer Phones	£3,369																			£3,369
Funding Associate	£1,860																			£1,860
Contingency / IT																				£0
Gifted Services												£7,440								£7,440
<b>Total Expenditure</b>	<b>£80,836</b>	<b>£31,656</b>	<b>£10,000</b>	<b>£2,500</b>	<b>£1,336</b>	<b>£15,000</b>	<b>£4,208</b>	<b>£200</b>	<b>£0</b>	<b>£0</b>	<b>£1,197</b>	<b>£7,440</b>	<b>£1,008</b>	<b>£0</b>	<b>£1,336</b>	<b>£3,351</b>	<b>£572</b>	<b>£1,101</b>	<b>£2,153</b>	<b>£175,029</b>
	<b>£1,794</b>																			

## FRS 102 – Section 28

### Accounting Disclosures

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**FOR THE PERIOD ENDING 31 March 2025**

**COMPANY: Home-Start Staffordshire Moorlands**

**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

#### **Deficit contributions:**

---

From 1 April 2025 to 31 March 2028:     £2,100,000 per annum (payable monthly)

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Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Deficit contributions:

From 1 April 2022 to 31 January 2025: £3,312,000 per annum  
(payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

### Present Values of Provision

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision	1,410	631	1,350

### Reconciliation of Opening and Closing Provisions

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Provision at start of period	631	1,350
Unwinding of the discount factor (interest expense)	17	53
Deficit contribution paid	(643)	(772)
Remeasurements – impact of any change in assumptions	9	0
Remeasurements – amendments to the contribution schedule	1,396	-
Provisions at end of period	1,410	631

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 - 2025

### Income and Expenditure Impact

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Interest expense	17	53
Remeasurements – impact of any change in assumptions	9	0
Remeasurements – amendments to the contribution schedule	1,396	-
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

\*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

### Assumptions

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

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

# Home-Start Staffordshire Moorlands

## Financial Statements 2024 – 2025

### Deficit Contributions Schedule

Year ending	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Year 1	503	643	772
Year 2	503	-	643
Year 3	503	-	-
Year 4	-	-	-
Year 5	-	-	-
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

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

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