

Home-Start Craven

(Registered Charity Number: 1138830)
(Registered Company Number: 7301263)

(A Company Charity limited by guarantee)

Annual Report & Financial Statements for the year ended

31st July 2025

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Charity accounts independent examination services

Home-Start Craven

(A Company Charity limited by guarantee)

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Trustees' Annual Report

From: 01 August 2024

To: 31 July 2025

The Board of Trustees, who are also Directors of the charity for the purpose of the Companies Act 2006, present their annual report and financial statements for the year ended 31 July 2025. The financial statements comply with the Companies Act 2006 and Accounting and Reporting by Charities, Statement of Recommended Practice (SORP 2015).

| | |
|----------------------------------|-------------------|
| Charity's full name | Home-Start Craven |
| Registered Company number | 7301263 |
| Registered Charity number | 1138830 |

Objectives and activities

Summary of the purposes of the charity set out in its governing document

To safeguard, protect and preserve the good health, both mental and physical, of children and parents of children. To prevent the cruelty or maltreatment of children. To relieve sickness, poverty, and the need for high level intervention amongst children and parents of children. To promote the education of the public and better standards of childcare within the area and its environs.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

In all areas the Board of Trustees works for the sole public benefit as defined by the Charity Commission. Home-Start Craven offers a volunteer befriending service in the home to support families with young children. This is supplemented with a range of group activities which focus on supporting parents in developing peer networks. The strategy is one of early support and is therefore aimed at vulnerable families with children under the age of five. Home-Start Craven's aims are: to support families in their homes with a view to improving their emotional, mental and physical health, to give parents the opportunity to develop their parenting skills, to increase the confidence and independence of vulnerable families by building strong and sustainable social networks and by harnessing the volunteer capacity within the local community; to develop a culture of families supporting each other in the community, to support families in accessing health and social care services, to provide high quality volunteering opportunities to enable those who engage to gain experience which will benefit both the families they support and themselves in terms of general wellbeing and where appropriate provision of more opportunities to access paid employment.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Financial review

Review of the charity's financial position at the end of the period

Whilst we are in a sound position at the end of this operating period, the current funding environment is a challenging one and funds will need to be secured during the 2025-2026 financial year in order to ensure the charity's ongoing viability

Statement explaining the policy for holding reserves stating why they are held

Home-Start Craven has developed its Reserves Policy within the Financial Management Policy to ensure stability of the mission, projects, employment and ongoing operations of the charity. Reserves are intended to provide an internal source of funds for situations such as sudden increase of expenses, one-off unbudgeted expenses, unanticipated losses in funding or uninsured losses. They also ensure that the charity would be able to meet its statutory obligations in the event of closure. The Reserves may also be used for one-time, non-recurring expenses that will build long term capacity, such as staff development, research and development or investment in infrastructure. A full copy of the Reserves Policy, including a breakdown of operating costs is available on request by contacting the Home-Start Craven Office, Cowling Village Hall, Acre Road, Cowling, BD22 0FN.

Amount of reserves held

Unrestricted funds amounted to £58,388 at 31 July 2025.

Reasons for holding zero reserves N/A

Funds materially in deficit None

Explanation of any uncertainties about the charity continuing as a going concern

As highlighted above the current funding environment is challenging, with many funding bodies reporting high levels of application for support. As with many other small charities we are dependent on successful bids to external funders and the future of the charity is dependent upon successful bids during the next financial year.

Structure, governance and management

Description of the charity's trusts

| | |
|---|--|
| Type of governing document | Memorandum and Articles of Association |
| Memorandum and Articles of Association | |

| | |
|---------------------------------------|-----------------------------------|
| How the charity is constituted | Incorporated as a Limited Company |
|---------------------------------------|-----------------------------------|

| | |
|----------------------------------|------------------------------|
| Trustee selection methods | Appointed at AGM or by Board |
|----------------------------------|------------------------------|

Additional governance issues

Home-Start Craven is officially affiliated to Home-Start UK (HSUK) a national body which supports and advises local schemes. The two organisations work to a signed agreement and Home-Start Craven has adopted the mandatory policies set down by Home-Start UK.

| |
|---|
| |
| Reference and administration details |

Charity's full name Home-Start Craven

Other names the charity is known by None

Charity's principal address Cowling Village Hall
Acre Road
Cowling, North Yorkshire
Postcode BD22 0FN

Names of the trustees who manage the charity

| Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to |
|--------------|-----------------|-----------------------------------|--------------------------------------|
|--------------|-----------------|-----------------------------------|--------------------------------------|

| | | | |
|---------------------|-----------|--|--|
| Graham Brotherton | Chair | | |
| Katherine Kitterick | | | |
| Gill Osmond | | | |
| Chris Rickerby | Treasurer | | |
| Tracy Hopkins | | | |
| Leah Rebecca Hull | | | |

Name of chief executive or names of senior staff members (OPTIONAL)

Julie Moore - Co-Manager
Wendy Barrett - Co-Manager

Trustee responsibilities in relation to financial statements

Company law requires the directors (trustees) to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the company and of the income and expenditure of the company for the year. In preparing those financial statements, the directors (trustees) are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue on that basis.

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

Members of the Board of Trustees, who are Directors for the purpose of company law, and Trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3.

Disclosure of information

In so far as the Trustees are aware:

- There is no relevant information of which the Charity's Independent Examiner is unaware;
 - The Trustees have taken the necessary steps to be aware of the information, which would be relevant for independent examination purposes and have communicated them to the Independent Examiner.

Exemptions

The trustees have taken advantage of the exemption available to small companies, including the audit exemption (as detailed on the balance sheet).

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees


Signature

Full Name *Graham Brotherton*
Position *Chair*
Date 24/09/2025

Independent examiner's report to the trustees of Home-Start Craven

I report on the accounts of: **Home-Start Craven**
for the year ended: **31 July 2025** which are set out on pages 6 to 14.

Responsibilities and basis of report

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

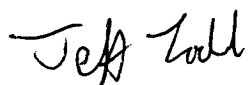
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').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

Independent examiner's statement

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

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

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



Jeff Todd (FCA)

Outsource independent examination services
24 First Avenue
York YO31 7YQ



Date:

Home-Start Craven

Statement of Financial Activities for the year ended: 31 July 2025

| | Note | Unrestricted funds £ | Restricted funds £ | Total 2025 £ | Total 2024 £ |
|--------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------|
| Income and endowments from: | | | | | |
| Grants, donations and legacies | 3.1 | 2,460 | 61,140 | 63,600 | 150,115 |
| Investments | 3.2 | 2,703 | - | 2,703 | 2,310 |
| Total income | 3 | 5,163 | 61,140 | 66,303 | 152,425 |
| Expenditure on: | | | | | |
| Charitable activities | 4.1 | - | 107,945 | 107,945 | 140,130 |
| Total expenditure | 4 | - | 107,945 | 107,945 | 140,130 |
| Net income/(expenditure) | | 5,163 | (46,805) | (41,642) | 12,295 |
| Gross transfers between funds | | - | - | - | - |
| Net movement in funds | | 5,163 | (46,805) | (41,642) | 12,295 |
| Total funds brought forward | | 53,225 | 53,507 | 106,732 | 94,437 |
| Total funds carried forward | | 58,388 | 6,702 | 65,090 | 106,732 |

Home-Start Craven

Balance Sheet as at: 31 July 2025

| | Note | 2025 | 2024 |
|---|------|-----------------|-----------------|
| Current Assets | | | |
| Cash at bank and in hand | | 66,469 | 109,220 |
| Debtors & prepayments | 7 | 814 | 811 |
| Total current assets | | 67,283 | 110,031 |
| Current Liabilities: Amounts falling due within one year | | | |
| Creditors and accruals | 8 | (2,193) | (3,299) |
| Total current liabilities | | (2,193) | (3,299) |
| Net Assets | | 65,090 | 106,732 |

Funds of the Charity

| | | | |
|------------------------------------|-------------------|---------------|----------------|
| Unrestricted Funds (General) | 9 | 58,388 | 53,225 |
| Restricted Funds | 9 | 6,702 | 53,507 |
| Total Funds carried forward | 9 & 10 | 65,090 | 106,732 |

The trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors (trustees) acknowledge their responsibilities for:

- i) ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- ii) preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the 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 (Charities SORP (FRS 102)).

The financial statements were approved by the trustees and signed on their behalf by:

Graham Brotherton

Chair

Trustee

Date:

Home-Start Craven

Notes to the accounts for the year ended:

31 July 2025

1 Basis of preparation

1.1 Basis of accounting

The financial statements are prepared under the historical cost convention and the 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 (Charities SORP (FRS 102)).

1.2 Change of basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Change to previous accounts

No changes have been made to accounts for previous years.

2 Accounting policies

Income and endowments

Recognition of income

Income is recognised in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- receipt is probable; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure, the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has evidence of entitlement to the resources and receipt is probable.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Expenditure and Liabilities

Expenditure

Charitable activities

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

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least **£1,000**. They are valued at cost or, if gifted, at the value to the charity on receipt.

There are currently no tangible fixed assets listed for the charity.

Fund accounting

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

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

Home-Start Craven

Notes to the accounts for the year ended: 31 July 2025

| 3 Income | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---|--|--|-----------------------------|--|--|-----------------------------|
| 3.1 Grants, donations and legacies | | | | | | |
| Henry Smith | - | 40,000 | 40,000 | - | 40,000 | 40,000 |
| Albert Hunt North Craven | - | 6,000 | 6,000 | - | 4,000 | 4,000 |
| Two Ridings | - | 12,160 | 12,160 | - | 12,000 | 12,000 |
| Skipton Town Council | - | 1,980 | 1,980 | - | - | - |
| NYC Inspire Pram Pushers | - | 1,000 | 1,000 | - | - | - |
| Garfield Weston | - | - | - | - | 10,000 | 10,000 |
| Trusthouse | - | - | - | - | 40,000 | 40,000 |
| AWC | - | - | - | - | 15,000 | 15,000 |
| Children In Need | - | - | - | - | 9,800 | 9,800 |
| Brelms | - | - | - | - | 3,840 | 3,840 |
| Tesco Groundworks | - | - | - | - | 1,500 | 1,500 |
| Wharfedale Foundation | - | - | - | - | 5,610 | 5,610 |
| Communities Together | - | - | - | - | 2,000 | 2,000 |
| Other grants | 2,460 | - | 2,460 | 6,215 | - | 6,215 |
| Other donations | - | - | - | 150 | - | 150 |
| | 2,460 | 61,140 | 63,600 | 6,365 | 143,750 | 150,115 |
| 3.2 Investments | | | | | | |
| Interest | 2,703 | - | 2,703 | 2,310 | - | 2,310 |
| Total income | 5,163 | 61,140 | 66,303 | 8,675 | 143,750 | 152,425 |

Home-Start Craven

Notes to the accounts for the year ended: 31 July 2025

| 4 Expenditure | Unrestricted funds 2025 | Restricted funds 2025 | Total 2025 | Unrestricted funds 2024 | Restricted funds 2024 | Total 2024 |
|----------------------------------|--------------------------------|------------------------------|-------------------|--------------------------------|------------------------------|-------------------|
| | £ | £ | £ | £ | £ | £ |
| 4.1 Charitable activities | | | | | | |
| Salaries | - | 77,315 | 77,315 | - | 82,750 | 82,750 |
| Staff training & other costs | - | 3,275 | 3,275 | - | 5,377 | 5,377 |
| Volunteer expenses | - | 1,223 | 1,223 | - | 2,088 | 2,088 |
| Volunteer training | - | 204 | 204 | - | 551 | 551 |
| Rent | - | 4,712 | 4,712 | - | 4,162 | 4,162 |
| Memberships & affiliation fees | - | 187 | 187 | - | 3,113 | 3,113 |
| Office overheads | - | 268 | 268 | - | 810 | 810 |
| Telephone, printing & postage | - | 469 | 469 | - | 571 | 571 |
| Insurance | - | 1,316 | 1,316 | - | 1,345 | 1,345 |
| Professional & payroll fees | - | 235 | 235 | - | 754 | 754 |
| Independent examination fees | - | 380 | 380 | - | 375 | 375 |
| Mama Meet sessions | - | 6,496 | 6,496 | - | 8,543 | 8,543 |
| Picnic & Play | - | 1,955 | 1,955 | - | 1,720 | 1,720 |
| Sportathon | - | 6,480 | 6,480 | - | 10,425 | 10,425 |
| Yoga & Reflexology | - | 3,430 | 3,430 | - | 5,534 | 5,534 |
| Healthy Living | - | - | - | - | 10,895 | 10,895 |
| Twins Group | - | - | - | - | 1,117 | 1,117 |
| | - | 107,945 | 107,945 | - | 140,130 | 140,130 |

Home-Start Craven

Notes to the accounts for the year ended: 31 July 2025

5 Trustee expenses & examination fees

5.1 Trustee expenses

No trustees received a remuneration for services rendered during the year, nor were any trustees' out of pocket expenses reimbursed.

| | 2025 | 2024 |
|---|------------|------------|
| | £ | £ |
| 5.2 Fees for examination of the accounts | | |
| Independent Examiner's fees for reporting on the accounts | <u>380</u> | <u>375</u> |
| Other fees paid to the Independent Examiner | <u>-</u> | <u>-</u> |

6 Paid Employees

| | 2025 | 2024 |
|--|----------------------|----------------------|
| | £ | £ |
| 6.1 Staff costs | | |
| Gross wages, salaries and benefits in kind | 73,816 | 79,762 |
| Employer's National Insurance costs | 1,298 | 685 |
| Employer's Pension costs | <u>2,201</u> | <u>2,303</u> |
| Total staff costs | <u><u>77,315</u></u> | <u><u>82,750</u></u> |

6.2 Average number of full time equivalent employees by department

| | 2025 | 2024 |
|-----------------------|--------------------|--------------------|
| Charitable Activities | <u>2.11</u> | <u>2.11</u> |
| Total | <u><u>2.11</u></u> | <u><u>2.11</u></u> |

7 Debtors and prepayments

| Analysis of debtors | 2025 | 2024 |
|--|-------------------|-------------------|
| Amounts falling due within one year | £ | £ |
| Prepayments and accrued income | <u>814</u> | <u>811</u> |
| Total | <u><u>814</u></u> | <u><u>811</u></u> |

8 Creditors and accruals

| 8.1 Analysis of creditors | 2025 | 2024 |
|--|---------------------|---------------------|
| Amounts falling due within one year | £ | £ |
| Accruals and deferred income | <u>2,193</u> | <u>3,299</u> |
| Total | <u><u>2,193</u></u> | <u><u>3,299</u></u> |

9 Movement of funds

9.1 Movement of major funds 2025

| Fund Name | Balance b/fwd | Incoming resources | Outgoing resources | Transfers | Balance c/fwd |
|-------------------------------------|------------------|-----------------------|-----------------------|-----------|------------------|
| Unrestricted Funds (General) | | | | | |
| General funds | 53,225 | 5,163 | - | - | 58,388 |
| Restricted | | | | | |
| Henry Smith | - | 40,000 | 33,305 | - | 6,695 |
| Albert Hunt North Craven | 4,000 | 6,000 | 10,000 | - | - |
| Two Ridings | - | 12,160 | 12,160 | - | - |
| Skipton Town Council | - | 1,980 | 1,540 | - | 440 |
| NYC | - | 1,000 | 1,000 | - | - |
| Garfield Weston | 3,023 | - | 3,023 | - | - |
| Trusthouse | 33,954 | - | 33,954 | - | - |
| AWC | 2,830 | - | 2,830 | - | - |
| Brelms | 2,090 | - | 2,090 | - | - |
| Wharfedale Foundation | 5,610 | - | 6,043 | - | 433 |
| Craven Communities Together | 2,000 | - | 2,000 | - | - |
| | 53,507 | 61,140 | 107,945 | - | 6,702 |
| Total Funds | 106,732 | 66,303 | 107,945 | - | 65,090 |

2024

| Fund Name | Balance b/fwd | Incoming resources | Outgoing resources | Transfers | Balance c/fwd |
|-------------------------------------|------------------|-----------------------|-----------------------|-----------|------------------|
| Unrestricted Funds (General) | | | | | |
| General funds | 44,550 | 8,675 | - | - | 53,225 |
| Restricted | | | | | |
| Henry Smith | - | 40,000 | 40,000 | - | - |
| Garfield Weston | 14,198 | 10,000 | 21,175 | - | 3,023 |
| Trusthouse | 25,895 | 40,000 | 31,941 | - | 33,954 |
| AWC | 9,794 | 15,000 | 21,964 | - | 2,830 |
| Children In Need | - | 9,800 | 9,800 | - | - |
| Albert Hunt North Craven | - | 4,000 | - | - | 4,000 |
| Two Ridings | - | 12,000 | 12,000 | - | - |
| Brelms | - | 3,840 | 1,750 | - | 2,090 |
| Teco Groundworks | - | 1,500 | 1,500 | - | - |
| Wharfedale Foundation | - | 5,610 | - | - | 5,610 |
| Craven Communities Together | - | 2,000 | - | - | 2,000 |
| | 49,887 | 143,750 | 140,130 | - | 53,507 |
| Total Funds | 94,437 | 152,425 | 140,130 | - | 106,732 |

9.2 Details of Funds Held

Unrestricted Funds (General)

The General fund is unrestricted and available for the general purposes of the charity.

Restricted Funds

The restricted funds are only available for the purposes specified for each fund.

Henry Smith

Towards running costs and providing home-visiting for vulnerable families with at least one child under five

Albert Hunt North Craven

Towards running costs and Mama Meet project

Two Ridings

Towards running costs (£10,000) and MiniMovers project (£2,160).

Skipton Town Council

Towards Baby Calm project for parents and babies residing in central Skipton.

NYC

Towards Pram Pushers project

Garfield Weston

Towards running costs and providing home-visiting for vulnerable families with at least one child under five

Trusthouse

Towards running costs and providing home-visiting for vulnerable families with at least one child under five

AWC

Towards running costs and Mama Meet project

Brelms

Towards rent cost

Wharfedale Foundation

Towards Mama Meet project

Communities Together

Towards provision of the Mama-Meet project in North Craven

10 Net assets between funds

2025

| | Unrestricted Funds | Restricted Funds | Total 2025 |
|----------------------------|-----------------------|---------------------|---------------|
| | £ | £ | £ |
| Balances at 31st July 2025 | | | |
| Current assets | 58,388 | 8,895 | 67,283 |
| Current liabilities | - | (2,193) | (2,193) |
| | <u>58,388</u> | <u>6,702</u> | <u>65,090</u> |

2024

| | Unrestricted Funds | Restricted Funds | Total 2024 |
|----------------------------|-----------------------|---------------------|----------------|
| | £ | £ | £ |
| Balances at 31st July 2024 | | | |
| Current assets | 53,225 | 56,806 | 110,031 |
| Current liabilities | - | (3,299) | (3,299) |
| | <u>53,225</u> | <u>53,507</u> | <u>106,732</u> |