HOME-START KERNOW

England & Wales · Charity number 1159948

Details

Status	Registered
Legal form	Charitable company
Company number	09335452
Registered	2015-01-14
Register	View on the Charity Commission register

Contact

Address	Bodmin Family Hub Chestnut Centre 83 Fore Street Bodmin
Phone	01209214490
Email	info@homestartkernow.org.uk
Website	http://www.homestartkernow.org.uk

Activities

Objects: A) TO SAFEGUARD, PROTECT AND PRESERVE THE GOOD HEALTH, BOTH MENTAL AND PHYSICAL OF CHILDREN AND PARENTS OF CHILDREN B) TO PREVENT CRUELTY TO OR MALTREATMENT OF CHILDREN C) TO RELIEVE SICKNESS, POVERTY AND NEED AMONGST CHILDREN AND PARENTS OF CHILDREN D) TO PROMOTE THE EDUCATION OF THE PUBLIC IN BETTER STANDARDS OF CHILD CARE; PRINCIPALLY BUT NOT EXCLUSIVELY WITHIN THE AREA OF CORNWALL AND ITS ENVIRONS.

Activities: HOME-START OFFERS FREE SUPPORT, FRIENDSHIP AND PRACTICAL HELP TO FAMILIES WITH AT LEAST ONE CHILD UNDER FIVE WHO MAY BE UNDERGOING PRESSURES SUCH AS LONELINESS AND ISOLATION, DEPRESSION OR SEVERAL PRE-SCHOOL CHILDREN WITHOUT THE SUPPORT OF FAMILY AND FRIENDS. FAMILIES ARE VISITED REGULARLY IN THEIR OWN HOMES BY VOLUNTEERS WHO ALL HAVE EXPERIENCE OF PARENTING AND KNOW HOW HARD THINGS CAN BE.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£527,714	£433,643	£299,143	17
2024-03-31	£415,883	£347,445	-	-
2023-03-31	£153,057	£277,447	-	-
2022-03-31	£390,030	£240,727	-	-
2021-03-31	£199,752	£172,213	-	-

Trustees

Name	Role	Appointed
Michelle Anne Gould	Chair	2015-05-01
ANNA KATE CAIRNS		2022-05-27
Josephine Fletcher		2024-12-05
Keeley Reading		2025-06-18
Paul John Thornton		2020-10-13
Peter Hastings		2022-09-16
Wendy Newman		2026-06-07
William Duncan Trotter		2020-06-05

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HOME-START KERNOW

England & Wales - Charity number 1159948

Accounts

Company registration number: 9335452
Charity registration number: 1159948

Home Start Kernow

A company limited by guarantee.

Annual Report and Unaudited but Independently Examined Accounts

for the year ended 31 March 2025

Cornwall Community Accountancy Service
The Elms,
61 Green Lane
Redruth
Cornwall
TR15 1LS

Home Start Kernow
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Home Start Kernow
Reference and Administrative Details

Charity name	Home Start Kernow	
Charity registration number	1159948	
Company registration number	9335452	
	Registered in England & Wales	
Registered office	Bodmin Family Hub	
	83 Fore Street	
	Bodmin	
	Cornwall	
	PL31	
Trustees	Anna Cairns	
	Josephine Fletcher (Appointed 5 Dec 24)	
	Michelle Gould	
	Peter Hastings	
	Katherine Irvine (Resigned 16 Oct 24)	
	Jane Law (Resigned 23 Sep 24)	
	Geraldine Painter (Appointed 5 Dec 24)	
	Paul Thornton	
	William Trotter	
Key management personnel	J Scrimgeour	Chief Executive
Bankers	Barclays Bank	
	14 King St	
	Truro	
	Cornwall	
	TR1 2RB	
Independent Examiner	Andrew Harry (CGMA)	
	Cornwall Community Accountancy Service	
	The Elms	
	61 Green Lane	
	Redruth	
	TR15 1LS	

Home Start Kernow
Trustees' Report

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

Objectives and activities

Home-Start believes that children need a happy and secure childhood and that parents play the key role in giving their children a good start in life and helping them achieve full potential. We also believe that the best people to help parents are other parents, who have themselves experience of bringing up children and are able to provide the kind of support that only another parent who has 'been there' can.
Our service is provided by trained and supported volunteers who give flexible, confidential support to families in their own homes specific to their individual needs. Volunteers help by:
- Visiting families at home once a week for as long as the family needs them
- Working with groups to provide safe, non-judgemental support
- Offering emotional support to help parents find ways of coping
- Playing with children, listening, reading, having fun together
- Providing practical help, with budgeting, shopping, cooking, getting to appointments
- Encouraging parents to get out and about
- Helping parents access advice and local resources

Public benefit

The Trustees confirm that they have complied with their duties to have due regard to the Charity Commission's general guidance on public benefit. References have been made in this report as to how public benefit has been promoted through the support provided to families.

Achievements and performance

Home-Start Kernow is a registered charity that supports families in Cornwall with a child or children under five.

It has been our aim in this year to reach more parents than ever across the county. We have helped families to access relevant support through Home-visiting, Group support, Baby clinics and within the Family hubs across Cornwall. We have worked to improve parental confidence, reduce isolation, develop peer support networks and provide opportunities for child development and learning. We also aimed to support families with neurodiverse children and parents with learning difficulties.

Highlights:
We supported more than 650 families across the county.

We recruited, trained and deployed 106 volunteers.

We have a staff team of 17.

We have also supported one second year student from Plymouth University undertaking a social work degree and continue to host students from Truro and Penwith college.

Home Start Kernow
Trustees' Report

Funders

Our work was funded in a range of ways, with two Cornwall Council contracts continuing to ensure we could provide support to many more families across the whole county. We had funding from the Best start in life/ Family hubs programme and also entered a second year of a contract with Public Health to provide parenting education and support through family group work.

We had a wide range of trusts and foundations supporting our work including: Garfield Weston, Henry Smith, Youth Music, The Glass Fund from Cornwall Community Foundation, Barratt Homes, Persimmon Homes , Cash for Kids- Bauer Media, Truro City Council and Bodmin Town council, NHS Charities together, SJP Charitable foundation, Tesco Groundworks, Claire Milne Trust and the RNRMC. We worked with Rachel Petrie, bid writer on some of the above funds.

We also undertook a range of fundraising activities such as Home-start Kernow Christmas appeal, and we were delighted to get generous donations from Roddas, The Rotary Club of Truro Evolution, Perfect Sums Book-keeping, Supporters from Longe Cote, Falmouth and the Truro Christmas Giving catalogue run by Truro Diocese.

We continued to provide social media support to two other Home-Starts and also received small payments from META for the creation of social media content. We continue to work hard to diversity our funding base.

Safeguarding

Safeguarding has always been at the forefront of what we do, and we have developed as a lead partner in this area. Our chief executive has taken part in several multi-agency working groups and audits around issues such as SUDI and neglect, chairing a working group on the introduction of the Graded care profile. She has continued to provide training in the Graded Care profile provided by the NSPCC.

Events and celebrations

We worked hard to raise our profile by attending many local and regional networking events, our Chief executive led on many conferences, meetings, and workshops to promote the work of Home-Start Kernow and its purpose in supporting families in need. We were delighted to attend the 20-year birthday celebration for Cornwall Community foundation in Truro cathedral and we thank CCF for their ongoing support for our work.

We attended many events to offer activities to families, promote volunteering, and raise awareness of our work. Sometimes changing perceptions of the difficulties people face in bringing up families in Cornwall today.

Home Start Kernow
Trustees' Report

Our Team

Our team is very settled and works extremely effectively to provide support to more families than ever before. The team has grown during the year from 13 to 17 and we have been delighted to employ three of our own volunteers in the last year. They continue to be strong and committed to their roles. Despite demand being higher, we managed this with effective supervision, pause weeks, training opportunities and a strong team culture where each person supported his or her colleagues at times when we were under pressure. Trustees have supported the staff team by improving governance, meeting within a buddy system to understand the roles and challenges staff face and working within sub committees to ensure effective governance in key areas. This has worked well as areas of skill and expertise are being focused more strongly on key areas.

This year in line with the aims of our strategy, we have developed a volunteer lead role, taking responsibility for volunteer recruitment, training and supervision. The team member continues to lead the volunteer team and is working on a volunteer strategy to further develop volunteer roles and encourage participation in volunteering.

Our operational lead role has developed to support the chief executive role and take responsibility for many areas such as Safeguarding, Risk management, IT, and health and safety.

Our Chief Executive has built in opportunities for well-being activities and peer support as part of the pause weeks to ensure staff have had opportunities to meet, chat and enjoy food, walks and activities together. This has been vital as everyone is now home based but commented that they were missing the connection with their colleagues.

Volunteers

We have a proven track record of recruiting, training and supporting volunteers. This has led volunteers to paid employment with us, and several team members have been previous volunteers. We have held various events so that volunteers can meet and socialise with their peers and share peer experience. We held a Christmas party with activities and games which was very much enjoyed by all. We celebrated the fantastic work our volunteers do by thanking them in various ways during volunteer week. They give so much time, enthusiasm, energy and commitment and we are very grateful for all they do for us at Home-Start Kernow and the families they support. They always have smiles and a friendly welcome at the ready. Two long standing volunteers were recognised with a hotel stay by the Room to Reward scheme. This was a great way of recognising the difference that they make.

Family support

Our service provides early intervention to prevent families potentially escalating into crisis. Our focus is the first 1001 days of a child's life. We have worked to enable parents to develop peer support networks and increase their confidence in different situations whilst reducing isolation. We have helped families access other support that they have needed such as accessing key services for their families.

As always, we meet families with varying, simple and complex needs and have responded to those needs well. We have provided equipment, cash donations, foodbank vouchers, Healthy eating/activities through Healthy Cornwall, Dental equipment through Brighter smiles, Books from The Literacy trust, and It equipment through the Cornwall Council digital inclusion team.

We continue to offer neurodiversity support with the profiling tool for parents and the opportunity to meet other parents experiencing similar situations.

We have given our families opportunities to craft with inexpensive items, to make music through Youth Music sessions, to learn some Makaton, and a large group of families went on a Story based train journey in conjunction with the Literacy Trust which showed them that travelling by train was a great way to get out and about and developed confidence in them to do this by themselves. Other Families enjoyed picnics in local areas, with a variety of outdoor games and activities, and others attended regular walking/talking groups with their children in all weathers. Many of our groups and picnics took place in local attractions/parks and facilities promoting their Health and Well-being. Using well known public spaces has been beneficial to us and our families, and often families will team up and go out together with their children.

Our specialist parenting group for parents with learning difficulties and disabilities has worked in two locations. Parents have taken an active role in planning the group activities and our staff and volunteers have provided therapeutic creative activities and opportunities to be supported with healthy lifestyles. We have also been involved in providing intensive safeguarding support and support with essentials. This has been an area of intense support and we in turn have been supported by the NHS Specialist Parenting Service. We thank them for their support of our work.

The parenting journey is hard for all families, but Home-Start Kernow supports families when it gets too much or there are specific needs within the family. We have tailored our support to ensure that it meets the family’s needs and is what they want rather than them being told what will happen. The children supported have opportunities for play/learning/ development and socialisation that may not otherwise have been available to them in isolated areas across Cornwall.

Impact

This year we commissioned an impact report from Dr Naomi Clemmons. Staff, families and volunteers were all involved in the process and contributed to identifying what difference we had made and how we could be doing differently or better.

The report highlighted five key outcome area, where our work was having an impact. The report highlighted the need to obtain better data so we can illustrate the success of those outcomes. We wanted the report to be used for many different audiences such as funders, stakeholders, beneficiaries, and to be able to make strategic changes as a result.

The Five key areas where Home-Start Kernow were identified as having an impact were:

- **Improving Mental Health**
- **Reducing Isolation**
- **Improving Child development**
- **Better access to services**
- **Resilience**

Thanks

I thank our funders for their incredible support, without which we could not do the work we do. Our volunteers for giving their time, energy, commitment and enthusiasm to us and the families. To our staff for working so incredibly hard with the families but also with the trustees, volunteers and each other. I also thank all the people who support us with time, gifts, knowledge and support. We could not be what we are without all the people who work so hard to support us. Thank you to you all.

Our vision for the future

We have supported many families in Cornwall this year. We are aware that the demographics of the population are changing, and we may not be reaching families that want/need support and we need to be responsive to this. We have been working on an action plan around Equality, Equity, Diversity, Inclusion. Reviewing what we do and what we can improve on, and we have plans to take this further and ensure that we are proactive in providing an inclusive and equitable service. We want to reach more families effectively and efficiently. We want to reach expectant families to deliver a perinatal service and supporting those in inappropriate housing to ensure their children are safe through the Safer sleep project supported by public health. We also have plans to extend our staff team both operationally and in terms of fundraising. We have already extended our back-office team in line with the growth we have seen in this year. We plan to further develop our team to ensure they have the skills needed to support the changing need. We have a strong commitment to training and development of all staff, volunteers and trustees to ensure CPD and service development. We will soon be reviewing our strategic plan for the next three years to ensure we are meeting the needs of our beneficiaries and stakeholders.

As chair of trustees, I am immensely proud of the work we have done and continue to do. We have fostered a change in culture to encompass the well-being of all our families, volunteers, and staff. We have adapted, reviewed, changed, and responded to the needs of all families in Cornwall at a time when financial strains, mental health issues and daily life is harder than ever. The numbers speak for themselves, and our continued aim is to provide the tools for all families that live in our county, to have the best start possible.

Financial review

The income for the year was £527,714 (2024: £415,883) This continues the upward trajectory which is the result of the award of tendered contracts for family hubs and parenting support. Expenditure has also risen to £433,643 (2024: £347,445) leaving a surplus for the year of £94,071 (2024: £68,438).

Reserves policy

The trustees have set a reserves policy which requires:
a) reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty
b) a proportion of reserves are maintained in a readily realisable form.
The calculation of the required level of reserves is an integral part of the scheme's planning, budget and forecast cycle and takes into account:
~ risks associated with each stream of income and expenditure being different from that budgeted
~ planned activity level
~ organisation's commitments.

Having considered the risk, activity and commitments of the organisation, the trustees have agreed that the scheme needs to retain a level of reserves of between 3 and 6 months running costs, this does not include restricted fund expenditure which is supported by the allocated funds received.
At 31 March 2025 the charity had unrestricted reserves of £241,299 (2024: £153,649) which falls within the target level. Continuing efforts are being made to maintain this level through new sources of funding, as well as seeking efficiencies to reduce the ongoing running costs in the charity.

Structure, governance and management

The charity is a company limited by guarantee that was incorporated on 1st December 2014. It was registered with the charity commission on 14th January 2015 and was transferred from charity number 1084536 which was an unincorporated charity registered on 15th January 2001.

Governing document

The governing document is the charitable company's memorandum and articles which were approved on incorporation on 1st December 2014

Recruitment and induction of trustees

In addition to all the volunteer family visitors Home-Start Kernow also needs to recruit volunteer trustees. A passion for supporting families and an ability to think strategically are important. The trustees' role is to steer the organisation and maintain good governance. Our appointment process follows the advice from the Charity Commission and Home-Start UK (to whom we are affiliated). Home-Start Kernow has its own independent management board as a registered charity and company limited by guarantee but we are supported by the national organisation who provide policies and guidance. New trustees receive induction from the chair and have access to a wide range of information from the Home-Start UK intranet. We advertise vacancies in the local media and more information can be found on our website.

Trustee Responsibilities

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006 and the applicable Statement of Recommended Practice. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant information of which the charitable company's independent examiner is unaware; and
- the trustees have taken all steps that they ought to have taken as trustees to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

Small company provisions

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

Approved by the Board on 21st November 2025 and signed on its behalf by:

M·A·Gould

Michelle Gould
Chair of Trustees

Charity Name
Independent Examiner's Report

I report on the accounts of the company for the year ended 31 March 2025 which are set out on pages 10 to 21.

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 in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The trustees consider that an audit is not required for this year under section 144(2) of the 2011 Act and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

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:

o to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 130 of the 2011 Act; and

o 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;

2) or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



21 November 2025

....

Andrew Harry, Chartered General Management Accountant Date:

Cornwall Community Accountancy Service
The Elms, 61 Green Lane,
Redruth, Cornwall TR15 1LS

Home Start Kernow
Statement of Financial Activities
for the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted income funds 2025 £	Total funds 2025 £	Prior year funds 2024 £
Income and endowments from:					
Donations and legacies	4	4,945	375	5,320	1,966
Charitable activities	5	382,325	137,220	519,545	412,642
Investments	6	2,849	-	2,849	1,275
Total		390,119	137,595	527,714	415,883
Expenditure on:					
Charitable activities	7	295,457	138,186	433,643	347,445
Total		295,457	138,186	433,643	347,445
Net income/(expenditure) before investment gains/(losses)		94,662	(591)	94,071	68,438
Net income/(expenditure)		94,662	(591)	94,071	68,438
Transfers between funds		(7,012)	7,012	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		87,650	6,421	94,071	68,438
Reconciliation of funds:					
Total funds brought		153,649	51,423	205,072	136,634
Total funds carried forward		241,299	57,844	299,143	205,072

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities

Home Start Kernow
Balance Sheet
As at 31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Tangible Assets	11		2,416		1,471
Investments	12		-		-
			2,416		1,471
Current Assets					
Debtors	12	1,781		1,451	
Cash at bank and in hand		309,379		212,917	
		311,160		214,368	
Creditors: Amounts falling due within one year	13	(14,433)		(10,767)	
Net current assets			296,727		203,601
Total assets less current liabilities			299,143		205,072
Net assets			299,143		205,072
The funds of the charity:					
Restricted funds	17		57,844		51,423
Unrestricted funds	17				
Unrestricted income funds		241,299		153,649	
Total unrestricted funds			241,299		153,649
Total charity funds			299,143		205,072

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

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

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

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the Board on 21st November 2025 and signed on its behalf by:

M·A·Gould

Michelle Gould
Chair of Trustees

Home Start Kernow
Notes to the Accounts

1 Accounting policies

1.1 Basis of accounting

The accounts have been prepared under the historical cost convention and 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 (FRS102) second edition - October 2019 (effective 1 January 2019);
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102);
- the Companies Act 2006 and
- the Charities Act 2011.

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS102

1.2 Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

1.3 Fund accounting policy

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

Designated funds are amounts that are allocated for specific purposes by the charity itself.

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

Revaluation funds are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market value.

1.4 Income

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.
Items of income are recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Donations and legacies are voluntary income received by way of donations and gifts. It is included within the accounts when receivable and only when the charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts are included in the accounts at the same time as the gift/donation to which it relates

Donated goods and services are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

The value of services provided by volunteers is not included within the accounts.

1.5 Resources expended

Liabilities are recognised where there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and includes the attributable value added tax which cannot be recovered.

Grants payable are charged in the year when the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

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

Support costs are the those costs required to support the charity in carrying out its activities and meeting its objects.

Governance costs include costs associated with meeting the constitutional and statutory requirements of the Charity, including the preparation and examination of the statutory accounts, the costs of trustee meetings and other costs linked to the strategic management of the Charity including the cost of any legal advice to trustees on governance or constitutional matters.

1.6 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, which is reviewed annually. The rates used are as follows:-

Plant and machinery -25% straight line

1.7 Taxation

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

1.8 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Pension costs

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

1.12 Leases

Rentals under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

2 Company Status

The charity is a company limited by guarantee and has no share capital.
The charity is incorporated in England.
In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.
The members of the charity are the trustees named on page 1.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted income funds 2024 £	Total funds 2024 £
Income			
Income and endowments from:			
Donations and legacies	1,966	-	1,966
Charitable activities	247,193	165,449	412,642
Investments	1,275	-	1,275
Total	250,434	165,449	415,883
Expenditure			
Expenditure on:			
Charitable activities	154,239	193,206	347,445
Total	154,239	193,206	347,445
Net income/(expenditure) before investment gains/(losses)	96,195	(27,757)	68,438
Net movement in funds	96,195	(27,757)	68,438
Reconciliation of funds:			
Total funds brought forward	57,454	79,180	136,634
Total funds carried forward	153,649	51,423	205,072

4 Donations and Legacies

	Unrestricted funds	Restricted income funds	Total funds 2025	Prior year funds 2024
	£	£	£	£
Appeals and donations	4,945	375	5,320	1,587
Gift Aid tax reclaimed	-	-	-	379
	4,945	375	5,320	1,966

Home Start Kernow
Notes to the Accounts

5 Incoming resources from charitable activities

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
			2025	2024
	£	£	£	£
Grant Income:				
Action Funder	-	-	-	2,000
Acts 435	-	1,640	1,640	1,355
Asda	-	-	-	600
Bauer Radio	-	750	750	2,200
BBC Children In Need	-	-	-	20,000
Councillors chest	-	384	384	-
Claire Milne	-	10,000	10,000	-
Cornwall Community Foundation	-	1,500	1,500	10,000
St James Place	-	2,500	2,500	-
Garfield Weston	-	25,000	25,000	-
Henry Smith	-	33,400	33,400	62,600
Home Start UK	3,192	-	3,192	3,100
Royal Cornwall Hospital Trust Charitable Trust Fund	-	31,947	31,947	12,846
Royal Navy & Marines charity	-	25,500	25,500	22,000
Tesco Groundworks	-	2,000	2,000	3,500
Youth Music	-	2,599	2,599	23,398
Primary Purpose Trading:				
Cornwall Voluntary Sector Forum	-	-	-	5,000
Home Start SW - Devon & Blackmore Vale - Staff Sharing	-	-	-	1,435
Other Income from Charitable Activities	2,968	-	2,968	473
Contractual income from government or public authorities				
Cornwall Council - Family Hubs	120,250	-	120,250	133,500
Cornwall Council - Parenting Support &	108,180	-	108,180	21,636
Cornwall Council - Neurodiversity	30,000	-	30,000	-
Cornwall Council - Interim Funding	-	-	-	86,999
Cornwall Council - Neurodiversity ICB	20,000	-	20,000	-
Cornwall Council - Parent Carer Panel	96,750	-	96,750	-
Cornwall Council - Creche Services	985	-	985	-
	382,325	137,220	519,545	412,642

Home Start Kernow
Notes to the Accounts

6 Investment income

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
			2025	2024
	£	£	£	£
Interest on cash deposits	2,849	-	2,849	1,275
	2,849	-	2,849	1,275

7 Expenditure on charitable activities

	Unrestricted	Restricted	Total	Prior year
			2025	2024
	£	£	£	£
Direct costs				
Outsourced Resources	1,650	-	1,650	5,245
Equipment & Family Resources	60	1,512	1,572	5,449
Group Activities	127	7,140	7,267	8,143
Volunteer Expenses	6,392	1,811	8,203	5,941
	8,229	10,463	18,692	24,778
Support costs				
Wages and salaries	205,835	115,476	321,311	249,947
Staff NIC (Employers)	20,138	-	20,138	14,624
Pensions	9,619	-	9,619	7,166
Staff training	2,800	1,423	4,223	5,113
Staff Welfare	444	-	444	1,720
Insurance	(493)	2,037	1,544	1,300
Telephone and fax	6,656	5,211	11,867	14,563
Printing, postage and stationery	1,196	-	1,196	1,845
Subscriptions	7,411	-	7,411	-
Sundry expenses	57	-	57	50
Owned vehicle expenses	40	-	40	-
Travel and subsistence	22,941	1,814	24,755	20,722
Advertising & Marketing	4,473	118	4,591	188
Consultancy fees	-	-	-	-
Legal and professional fees	1,750	-	1,750	-
Bank charges	97	-	97	-
Depreciation	771	-	771	770
Total Support Costs	283,721	126,093	409,814	318,087
Governance Costs				
Accountancy fees	3,282	330	3,612	3,190
The audit or independent examination of the charity's accounts	200	1,300	1,500	1,390
Total Governance Costs	3,507	1,630	5,137	4,580
Total Charitable Expenditure	295,457	138,186	433,643	347,445

8 Net income/ expenditure

Net income/expenditure is stated after charging:

	2025	2024
	£	£
Auditors' / Independent Examiners' remuneration	1,500	1,390
Depreciation of tangible fixed assets	771	770

9 Staff costs

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

	2025	2024
	Number	Number
Staff in charitable activities	17	12
Volunteers (nos of people involved excluding Trustees)	106	87

The aggregate payroll costs of these persons were as follows:

	2025	2024
	£	£
Wages and salaries	321,311	249,947
Social security	20,138	14,624
Pensions	9,619	7,166
	351,068	271,737

Total employee benefits received by key management personnel	39,624	38,658

No employee received emoluments in excess of £60,000 in either the current or the prior year.

The charity operates a defined contributions scheme with NEST. The pension cost shown represents the contributions payable by the charity to the scheme for the period.

The outstanding contributions at the end of the financial period were:	1,829	1,532

10 Trustees' remuneration and expenses

Trustees received no remuneration or benefits in kind during the current or prior year.

Expenses totalling £541 were paid to 1 Trustee (2024- £121 paid to 2 trustees)

11 Tangible fixed assets

	Plant and equipment	Total
	£	£
Cost		
As at 1 April 2024	13,736	13,736
Additions	1,716	1,716
As at 31 March 2025	15,452	15,452
Depreciation		
As at 1 April 2024	12,265	12,265
Charge for the year	771	771
As at 31 March 2025	13,036	13,036
Net Book Value		
As at 31 March 2025	2,416	2,416
As at 31 March 2024	1,471	1,471

12 Debtors

	2025	2024
	£	£
Trade Debtors	100	125
Prepayments	1,681	1,326
	1,781	1,451

13 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	6,722	5,115
Taxation and social security	5,564	4,002
Accruals and deferred income	1,500	1,300
Other creditors	647	350
	14,433	10,767

Home Start Kernow
Notes to the Accounts

17 Analysis of funds

	As at 1 April 2024	Incoming Resources	Resources Expended	Transfers	As at 31 March 2025
	£	£	£	£	£
Restricted Funds					
Acts435	200	2,015	(1,665)	-	550
Bauer radio	-	750	-	-	750
BBC Children In Need	10,000	-	(10,000)	-	-
Claire Milne Trust	-	10,000	-	-	10,000
Community Chest	-	384	(423)	39	-
Cornwall Community Foundation	11,850	-	(11,850)	-	-
CCF Glass Fund	-	1,500	(1,872)	372	-
Garfiled Weston	-	25,000	-	-	25,000
Henry Smith	9,650	33,400	(43,183)	133	-
Royal Cornwall Hospital Trust Ch	11,796	31,947	(22,199)	-	21,544
Royal Navy & Marines Charity	-	25,500	(26,643)	1,143	-
St James Place	-	2,500	(5,711)	3,211	-
Tesco Groundworks	1,500	2,000	(3,500)	-	-
Together For Families	1,028	-	(1,028)	-	-
Youth Music	5,399	2,599	(10,112)	2,114	-
	51,423	137,595	(138,186)	7,012	57,844
General Funds					
Unrestricted funds	153,649	390,119	(295,457)	(7,012)	241,299
Designated funds					
Total Unrestricted funds	153,649	390,119	(295,457)	(7,012)	241,299
Total funds	205,072	527,714	(433,643)	-	299,143

18 Net assets by fund

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
Tangible assets	2,416	-	2,416	1,471
Current assets	253,316	57,844	311,160	214,368
Creditors: Amounts falling due within one year	(14,433)	-	(14,433)	(10,767)
Net Assets	241,299	57,844	299,143	205,072

HOME-START KERNOW

England & Wales - Charity number 1159948

Accounts

Company registration number: 09335452
Charity registration number: 1159948

Home Start Kernow

(A company limited by guarantee.*)*

Annual Report and Unaudited but Independently Examined Accounts

for the year ended 31 March 2024

Cornwall Community Accountancy Service
The Elms,
61 Green Lane
Redruth
Cornwall
TR15 1LS

Home Start Kernow
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Home Start Kernow
Reference and Administrative Details

Charity name	Home Start Kernow	
Charity registration number	1159948	
Company registration number	09335452	
	Registered in England & Wales	
Registered office	Bodmin Family Hub	
	83 Fore Street	
	Bodmin	
	Cornwall	
	PL31 2JB	
Trustees	A Cairns	
	M Gould	
	P Hastings	
	K Irvine	(Appointed 16 June 2023, resigned 24 October 2024)
	J Law	(Resigned 23 September 2024)
	P J Thornton	
	W D Trotter	
	R Wigglesworth	(Appointed 16 June 2023)
Key management personnel	J Scrimgeour	Chief Executive
Bankers	HSBC	Barclays Bank
	17 Boscawen Street	14 King St
	Truro	Truro
	Cornwall	Cornwall
	TR1 2QZ	TR1 2RB
Independent Examiner	Debbie Risborough (FCCA)	
	Cornwall Community Accountancy Service	
	The Elms	
	61 Green Lane	
	Redruth	
	TR15 1LS	

Home Start Kernow
Trustees' Report

The trustees present their report and the financial statements for the year ended 31 March 2024

Objectives and activities

Home-Start believes that children need a happy and secure childhood and that parents play the key role in giving their children a good start in life and helping them achieve full potential.
We also believe that the best people to help parents are other parents, who have themselves experience of bringing up children and are able to provide the kind of support that only another parent who has 'been there' can.
Our service is provided by trained and supported volunteers who give flexible, confidential support to families in their own homes specific to their individual needs. Volunteers help by:
- Visiting families at home once a week for as long as the family needs them
- Working with groups to provide safe, non-judgemental support
- Offering emotional support to help parents find ways of coping
- Playing with children, listening, reading, having fun together
- Providing practical help, with budgeting, shopping, cooking, getting to appointments
- Encouraging parents to get out and about
- Helping parents access advice and local resources

Public benefit

The Trustees confirm that they have complied with their duties to have due regard to the Charity Commission's general guidance on public benefit. References have been made in this report as to how public benefit has been promoted through the support provided to families.

Achievements and performance

In this year ending 31st March 24, we supported an incredible 685 children in 442 families. This is more than double the number of families we supported in the previous year. 50 families were supported through home-visiting, 356 through groupwork and others benefitted from neurodiversity support and participating in the parent carer panels. We trained 28 new home-visiting Volunteers and worked with 87 volunteers altogether.

Funding

Contracts:
We were successful in tendering for two contracts from Cornwall Council. One through the Start for Life: Family Hubs Program and the other through public health. These contracts are to deliver group support, 1:1 volunteering, neurodiversity support and the Parent/ Carer panel for Cornwall.

Trusts and grant funding:
In this year, we were funded by Henry Smith Charity, Garfield Weston Foundation, RMRNC- Royal navy and Royal Marines Charity, Children in Need, NHS Charities together, Youth Music/ Arts Council, Southwest Water, and Cornwall Community Foundation which supported refugee families and funded additional home-visiting support. We also received community grants from Tesco and ASDA for work in several localities across Cornwall.

Funding and resources directly to families:
As the cost of living crisis hit and inflation made it more and more difficult for families to make ends meet, we delivered more emergency funds directly to families. We passed on funding from Cash for kids, to pay for uniforms, heating bills, food, and other essential items. We also received funding from Acts 435, which was passed directly to families to improve the quality of their lives.
Seasalt held a gift collection for us, and we collected lots of fabulous gifts which were passed on to families to help ease the pressure of the cost-of-living crisis at Christmas.
The Linus project donated some beautifully made quilts to our families which provided warmth and comfort to the recipients. They were made with love and so gratefully received

Donations:
Bodmin Rotary and Rotary Club Truro evolution both donated to Home-Start Kernow to support work in our summer picnics and in our groups. We also had lots of individual donations through our Just-Giving page. We joined the Unity fundraising Lottery, with a soft launch towards the end of the financial year. This has been slow to generate funds, but we are hopeful that it will gain momentum in the next year. We participated in the Cornish giving catalogue from Truro Diocese, for the first time and raised a significant amount through the kindness of supporters.

Events- Picnics and Parties

We held a series of summer picnics as per the previous year, which were free for all attending. These picnics were very much enjoyed by parents, children, staff and volunteers. We were supported by other organisations such as Healthy Cornwall, Libraries, Foodbanks, and Brighter Smiles.

These picnics were so successful we are continuing to offer them each summer to all families. They engage families in beautiful public areas such as parks and recreation grounds encouraging families to meet new people, enjoy exercise, fresh air and learn about other organisations that can benefit their families.

We held some Christmas parties for all our groups and of course had a special visitor- Santa who brought gifts for all the children. One of our groups held a bring and swop table for gifts which was very popular. We also held our usual Christmas lunch for staff, trustees and volunteers which has become a very popular event in our HSK calendar.

We held some family days out in May at Tamar Valley Donkey Sanctuary, Paradise Park Hayle, and Springfields Amusement park near Newquay. The families enjoyed a great day out, and it gave us the chance to collect parent feedback about services.

We attended Armed Forces Day in Falmouth, which gave us the chance to talk to families, the general public and other charitable organisations about our work. The staff team attended the Home-Start Southwest cluster day in Saltash. Peter, one of our trustees, attended this event also.
We held a strategy and vision/mission day at St Austell printworks which was attended by all staff/trustees/ some of our volunteers and a family to revisit our strategy and rewrite our Vision and Mission.

Home Start Kernow
Trustees' Report

Our Work

Over the course of the year we diversified the offer of support to families. We retained our focus on home visiting and trained new volunteers for this area of work but offered more group support across more locations throughout the county, specifically for post-natal parents and groups for older toddlers. We continued to offer support for parents of twins and multiple births in two locations.

Our home visiting support has continued and we continue to find that demand greatly exceeds supply. We did manage to support 44 families across the year. Sadly we had to turn away many families, despite them meeting the criteria for our support. We continue to focus our fundraising efforts to enable us to support more families in this way.

Group work continued to be very popular and we diversified the type of group and the number of locations where it was available. We began a specialist parenting group for parents with additional needs. This presented a challenge as the parents needed lots of support to attend and travel to and from the group proved expensive, the families attending needed lots of reassurance and the opportunity to build trust with staff and volunteers. Our family support coordinator provided plenty of mindful activities to enable them to develop skills and bond with each other. They also provided feedback about how they would like the group to be structured, and things like what food they would like during the sessions. This work has enabled us to learn many lessons and we want to continue this work with the support of the specialist parenting service. We are more experienced in this work now, have a better idea of costs and lots of ideas for further developing these groups for the benefit of the families.

We were commissioned to run the parent carer panel for Cornwall as part of the Start for Life: Family Hubs program. This panel aims to gain feedback from beneficiaries in all areas of the county about their experience of Family hubs and the Start for life services. These panels were held online and face to face and were attended by many different families with different experiences. They also had valuable links to other groups of people who fed their experiences into the process. We invited guest speakers to provide information to families about the work that Cornwall Council is doing around Start for life.

We began running groups for families of neurodiverse children to focus on the new profiling tools, developed by the NHS and we offered support to families waiting for a diagnosis. This has been a valuable learning experience, and one staff member has supported other staff members in this area due to her extensive experience in this field. We had not carried out any work like this previously, and again this has been a valuable learning curve and given us the opportunity to support more families with different needs in different ways. We ran the groups across the county face to face and online to enable families to join.

Our social media and community fundraising has developed well through Katie, and our reach, likes, shares have increased consistently as we gather more supporters. We have supported other schemes and generated income from social media support that has been delivered by us.

We have developed newsletters for different audiences and with different aims to ensure that the most appropriate information was received in the best format. We created our Supporter newsletter to keep supporters informed of our work, Volunteer newsletter to tell volunteers about training, support needed and events and our Referrers newsletter. This has enabled us to better communicate with referrers and resulted in us receiving more appropriate referrals and being able to offer more targeted support.

New team members

We recruited a new operational lead, Richard, and he has taken responsibility for developing the Parent Carer Panels, the staff team and this has reduced the pressure on CEO allowing more time for service development, funding, strategy and other developmental areas.
We recruited new family support coordinators Caroline and Sharon for Truro and North-West Cornwall and a new part-time Information Officer, Kirstie, to support data processing and administrative cover for Emma and the staff team due to the growth of the service.
Clair Sim was appointed as Volunteer lead, taking responsibility for training, recruiting and developing our volunteer offer.

Having so many new team members, this has been a great opportunity to test our new induction process and ensure that new staff have all the information they need to begin their journey at Homestart.
All new members of the team have settled in well and brought amazing skills and knowledge to complement the existing team.

Following the success of the previous pause weeks, we maintained these weeks and have found them beneficial for training, catching up, whole team meetings, time to relax and have fun together. At one the staff all brought food to cook and share which was great fun and enjoyed by everyone. Great care has been taken to support the staff team whilst they undertake new and more specialised work. Knowledge and skills have been shared and the team have developed into a strong and cohesive group.

Our reputation in the county has grown and been strengthened and we are now recognised as a leader in the field of early intervention family support, there is no other organisation in the county offering this level of peer-support.

Partnerships and Collaboration

We have worked on developing partnerships and collaborating with other organisations to deliver very specific projects/work with excellent results.
National Literacy Trust have worked closely with our group in the Redruth area.
NHS Specialist parenting services are supporting us and have offered training for our staff and volunteers.
We are working in collaboration with the **OSCP** to improve and develop best practice in Safeguarding, particularly around neglect.
We have new expertise on our trustee board in Safeguarding and Exploitation and we have worked successfully with **Plymouth University** to offer placements for two social work students, who embraced the Home-Start Kernow Ethos and enhanced the offer we could make to parents. They gained experience in family support, group support and parent voices.

Home Start Kernow
Trustees' Report

Outcomes

The support that we provide continues to contribute to families having better outcomes for both parents and children. We continue to develop the range of methods we use for demonstrating progress so that we can continually improve the support we offer.

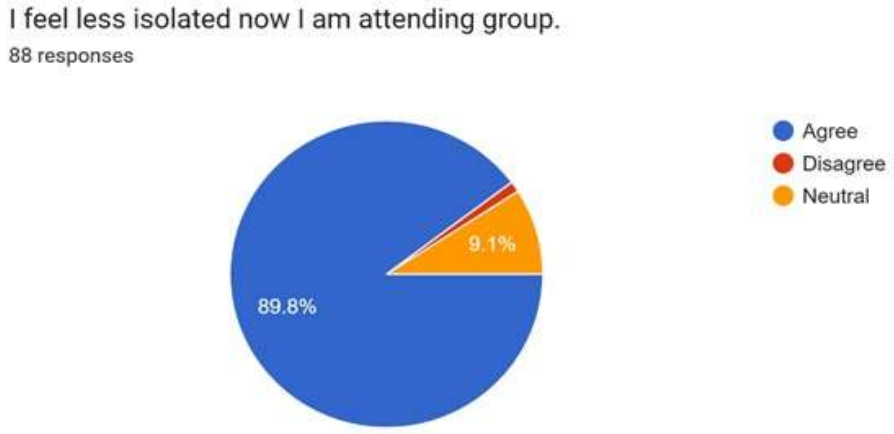
Home visiting outcomes:

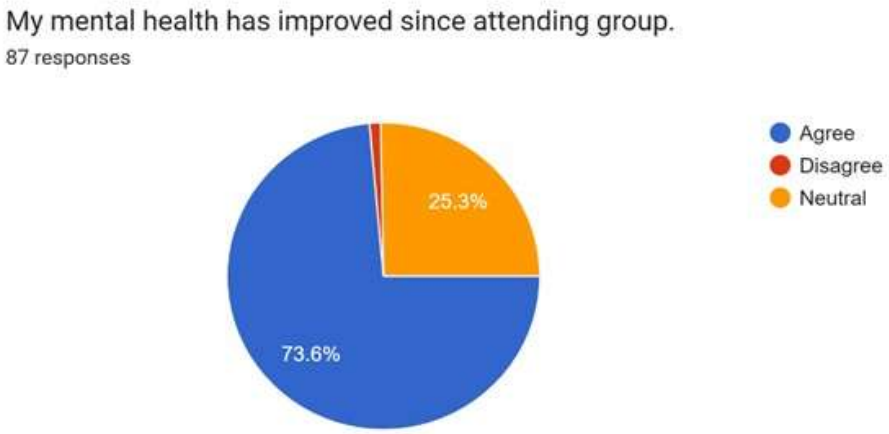
For families that have home visiting support, we collect a score from families to show how well they feel they are coping with different areas of parenting. This is a scale of 1-5.
Below you can see a selection of the improvements in coping scores after support.

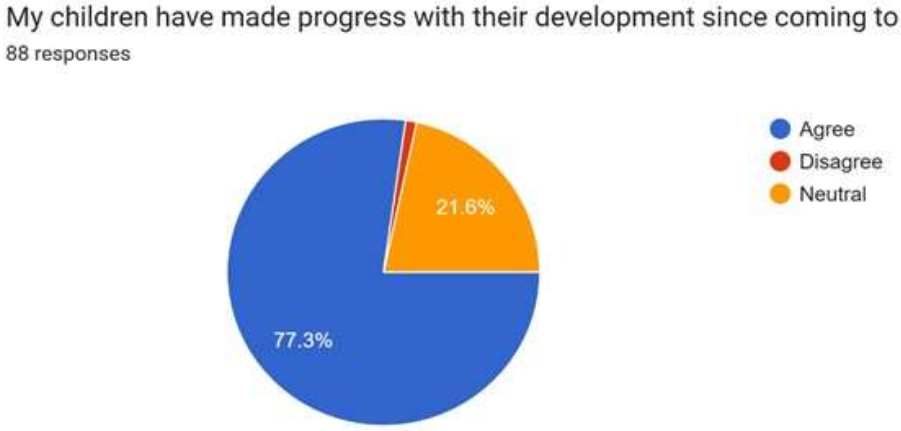
	Stabilised Percentage of parents who were stabilised and maintained at current coping score or above	**Good progress and improvement** Percentage of parents who improved coping score by at least 1 point	**Excellent progress and improvement** Percentage of parents who improved coping score by 2 or more point
Managing children's behaviour	94%	78%	22%
Parent's self-esteem	97%	76%	33%
Understanding their child's development	94%	76%	24%
Coping with their own mental health	94%	74%	23%

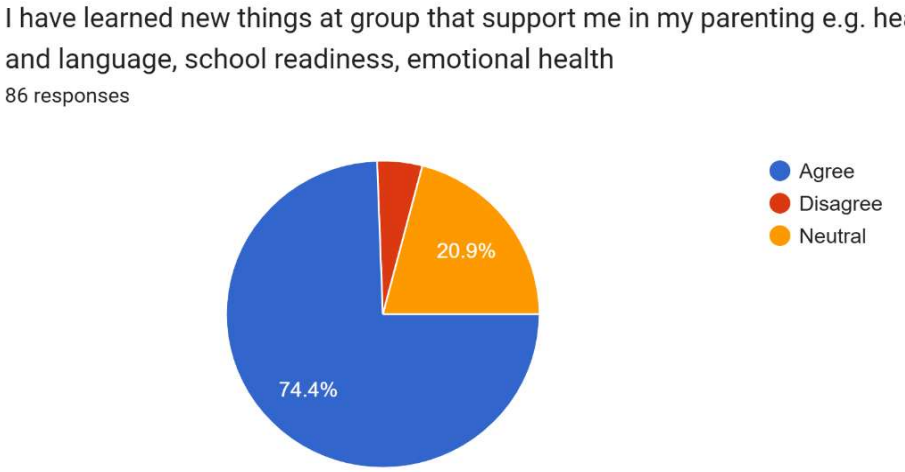
Home Start Kernow
Trustees' Report

Our group work has become increasingly popular and shows excellent outcomes for families. The charts below show how families report the groups help them.









Here are some quotes about the group-support families have received:

There's no judgement just always a smile, a kind word, encouragement and the ladies make everyone feel seem and they genuinely care about the families and children. I'm so grateful for them especially as I have no family down here.

Worker and volunteer have been so welcoming, friendly and supportive during my time with the group. I had a baby with issues/wasn't content and getting to groups was challenging in the early days but I loved attending every week and they really helped my emotional health and made me feel comfortable.

Thanks

We could not do the work we do without the fantastic support we get from funders, supporters, individual donors, other charities, our partners, other small charities, local organisations, our volunteers, staff team and trustees. We have been able to help families in so many ways and ease the pressure caused by the cost-of-living crisis.

I personally thank all the people who have supported our work and enabled us to provide such a valuable service to the families in Cornwall.

And finally…..

We are now looking ahead to the next few years to further develop our fundraising strategy and diversification of funding streams, whilst assessing our costings, impact, outcomes, and data usage to highlight our successes. The need in Cornwall will continue to grow and we are planning for the growth and maintenance of the service we provide in Cornwall.

Financial review

The income for the year was £415,883 which is a significant increase on the prior year of £153,057. This reflects the award of tendered contracts for family hubs and parenting support along with interim support for the same until contracts were finalised. Expenditure has also risen to £347,445 (2023 £277,447) leaving a surplus for the year of £68,438 (2023 deficit of £124,390).

Reserves policy

The trustees have set a reserves policy which requires:
a) reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty
b) a proportion of reserves are maintained in a readily realisable form.
The calculation of the required level of reserves is an integral part of the scheme's planning, budget and forecast cycle and takes into account:
~ risks associated with each stream of income and expenditure being different from that budgeted
~ planned activity level
~ organisation's commitments.

Having considered the risk, activity and commitments of the organisation, the trustees have agreed that the scheme needs to retain a level of reserves of between 3 and 6 months running costs, this does not include restricted fund expenditure which is supported by the allocated funds received.
At 31 March 2024 the charity had unrestricted reserves of £151,924 (2023 £57,454) which falls within the target level. Continuing efforts are being made to maintain this level through new sources of funding, as well as seeking efficiencies to reduce the ongoing running costs in the charity.

Structure, governance and management

The charity is a company limited by guarantee that was incorporated on 1st December 2014. It was registered with the charity commission on 14th January 2015 and was transferred from charity number 1084536 which was an unincorporated charity registered on 15th January 2001.

Governing document

The governing document is the charitable company's memorandum and articles which were approved on incorporation on 1st December 2014

Recruitment and induction of trustees

In addition to all the volunteer family visitors Home-Start Kernow also needs to recruit volunteer trustees. A passion for supporting families and an ability to think strategically are important. The trustees' role is to steer the organisation and maintain good governance. Our appointment process follows the advice from the Charity Commission and Home-Start UK (to whom we are affiliated). Home-Start Kernow has its own independent management board as a registered charity and company limited by guarantee but we are supported by the national organisation who provide policies and guidance. New trustees receive induction from the chair and have access to a wide range of information from the Home-Start UK intranet. We advertise vacancies in the local media and more information can be found on our website.

Trustee Responsibilities

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006 and the applicable Statement of Recommended Practice. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant information of which the charitable company's independent examiner is unaware; and

- the trustees have taken all steps that they ought to have taken as trustees to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

Small company provisions

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

Approved by the Board on 15th December 2024 and signed on its behalf by:

M.A.Gould

Michelle Gould
Trustee

Home Start Kernow
Independent Examiner's Report

I report on the accounts of the company for the year ended 31 March 2024 which are set out on pages 12 to 22.

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 in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The trustees consider that an audit is not required for this year under section 144(2) of the 2011 Act and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

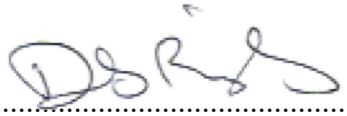
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

o to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 130 of the 2011 Act; and

o 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;

2) or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....

23rd December 2024

Debbie Risborough, Chartered Certified Accountant
Cornwall Community Accountancy Service
The Elms, 61 Green Lane,
Redruth, Cornwall TR15 1LS

Date:

Home Start Kernow
Statement of Financial Activities

for the year ended 31 March 2024

	Note	Unrestricted funds 2024 £	Restricted income funds 2024 £	Total funds 2024 £	Prior year funds 2023 £
Income and endowments from:					
Donations and legacies	4	1,966	-	1,966	23,426
Charitable activities	5	247,193	165,449	412,642	129,630
Investments	6	1,275	-	1,275	1
Total		250,434	165,449	415,883	153,057
Expenditure on:					
Charitable activities	7	154,239	193,206	347,445	277,447
Total		154,239	193,206	347,445	277,447
Net income/(expenditure) before investment gains/(losses)		96,195	(27,757)	68,438	(124,390)
Net income/(expenditure)		96,195	(27,757)	68,438	(124,390)
Other gains/(losses)		-	-	-	-
Net movement in funds		96,195	(27,757)	68,438	(124,390)
Reconciliation of funds:					
Total funds brought		57,454	79,180	136,634	261,024
Total funds carried forward		153,649	51,423	205,072	136,634

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities

Home Start Kernow
Balance Sheet
As at 31 March 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed Assets					
Tangible Assets	11		1,471		2,241
			1,471		2,241
Current Assets					
Debtors	12	1,451		12,752	
Cash at bank and in hand		212,917		135,258	
		214,368		148,010	
Creditors: Amounts falling due within one year	13	(10,767)		(13,617)	
Net current assets			203,601		134,393
Total assets less current liabilities			205,072		136,634
Net assets			205,072		136,634
The funds of the charity:					
Restricted funds			51,423		79,180
Unrestricted funds					
Unrestricted income funds		153,649		57,454	
Total unrestricted funds			153,649		57,454
Total charity funds			205,072		136,634

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.
For the year ended 30 June 2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the Board on 15th December 2024 and signed on its behalf by:

M A Gould

M Gould
Trustee

Home Start Kernow
Notes to the Accounts

1 Accounting policies

1.1 Basis of accounting

The accounts have been prepared under the historical cost convention and 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 (FRS102) second edition - October 2019 (effective 1 January 2019);
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102);
- the Companies Act 2006 and
- the Charities Act 2011.

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS102

1.2 Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

1.3 Fund accounting policy

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

Designated funds are amounts that are allocated for specific purposes by the charity itself.

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

Revaluation funds are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market value.

1.4 Income

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Items of income are recognised and included in the accounts when all of the following criteria are met:
- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Donations and legacies are voluntary income received by way of donations and gifts. It is included within the accounts when receivable and only when the charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts are included in the accounts at the same time as the gift/donation to which it relates

Donated goods and services are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

The value of services provided by volunteers is not included within the accounts.

1.5 Resources expended

Liabilities are recognised where there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and includes the attributable value added tax which cannot be recovered.

Grants payable are charged in the year when the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

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

Support costs are the those costs required to support the charity in carrying out its activities and meeting its objects.

Governance costs include costs associated with meeting the constitutional and statutory requirements of the Charity, including the preparation and examination of the statutory accounts, the costs of trustee meetings and other costs linked to the strategic management of the Charity including the cost of any legal advice to trustees on governance or constitutional matters.

1.6 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, which is reviewed annually. The rates used are as follows:-

Plant and machinery - 25% straight line

1.7 Taxation

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

1.8 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.1 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Pension costs

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

1.12 Leases

Rentals under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

1.13 Statement of cash flows

The charity is exempt from preparing a statement of cash flows on the grounds that it is a small charity

2 Company Status

The charity is a company limited by guarantee and has no share capital.
The charity is incorporated in England.
In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.
The members of the charity are the trustees named on page 1.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Restricted income funds 2023 £	Total funds 2023 £
Income			
Income and endowments from:			
Donations and legacies	20,426	3,000	23,426
Charitable activities	-	129,630	129,630
Investments	1	-	1
Total	20,427	132,630	153,057
Expenditure			
Expenditure on:			
Charitable activities	33,757	243,690	277,447
Total	33,757	243,690	277,447
Net income/(expenditure) before investment gains/(losses)	(13,330)	(111,060)	(124,390)
Net income/(expenditure)	(13,330)	(111,060)	(124,390)
Other gains/(losses)	-	-	-
Net movement in funds	(13,330)	(111,060)	(124,390)
Reconciliation of funds:			
Total funds brought forward	70,784	190,240	261,024
Total funds carried forward	57,454	79,180	136,634

4 Donations and Legacies

	Unrestricted funds £	Restricted income funds £	Total funds 2024 £	Prior year funds 2023 £
Appeals and donations	1,587	-	1,587	20,426
Gift Aid tax reclaimed	379	-	379	-
Donated goods	-	-	-	3,000
	1,966	-	1,966	23,426

5 Incoming resources from charitable activities

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
			2024	2023
	£	£	£	£
Grant Income:				
Action funder	-	2,000	2,000	-
Acts 435	-	1,355	1,355	-
Asda	-	600	600	-
Bauer radio	-	2,200	2,200	-
BBC Children in need	-	20,000	20,000	10,500
Cornwall Community Foundation	(1,850)	11,850	10,000	9,902
Garfield Weston	-	-	-	30,000
Henry Smith	-	62,600	62,600	61,700
Home Start UK	-	3,100	3,100	-
Royal Cornwall Hospital Trust Charitable Fund	-	12,846	12,846	-
Royal Navy & Marines charity	-	22,000	22,000	7,500
Tesco Groundworks	-	3,500	3,500	-
Together for families	-	-	-	10,028
Youth Music	-	23,398	23,398	-
Primary Purpose Trading:				
Cornwall Council - Family Hubs	133,500	-	133,500	-
Cornwall Council - Parenting support and education	21,636	-	21,636	-
Cornwall Council - Interim funding	86,999	-	86,999	-
Cornwall Voluntary Sector Forum	5,000	-	5,000	-
Home Start SW Devon & Blackmore Vale - staff sharing	1,435	-	1,435	-
Other income from charitable activities	473	-	473	-
	247,193	165,449	412,642	129,630

6 Investment income

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
			2024	2023
	£	£	£	£
Interest on cash deposits	1,275	-	1,275	1
	1,275	-	1,275	1

Home Start Kernow
Notes to the Accounts

7 Expenditure on charitable activities

	Unrestricted	Restricted	Total	Prior year
			2024	2023
	£	£	£	£
Direct costs				
Outsourced resources	5,245	-	5,245	3,730
Equipment and family purchases	244	5,205	5,449	4,128
Volunteer expenses	5,941	-	5,941	4,831
	19,573	5,205	24,778	12,689
Support costs				
Wages and salaries	72,346	177,601	249,947	197,174
Staff NIC (Employers)	11,624	3,000	14,624	10,588
Pensions	5,166	2,000	7,166	5,667
Staff training	5,113	-	5,113	3,120
Staff Welfare	1,720	-	1,720	493
Rent and rates	-	-	-	1,229
Insurance	1,300	-	1,300	1,018
Telephone and fax	14,163	400	14,563	7,531
Printing, postage and stationery	1,845	-	1,845	1,720
Subscriptions	-	-	-	7,316
Sundry expenses	50	-	50	18
Travel and subsistence	15,722	5,000	20,722	16,025
Advertising & Marketing	188	-	188	1,313
Bank charges	79	-	79	208
Depreciation	770	-	770	2,657
Total Support Costs	130,086	188,001	318,087	256,077
Governance Costs				
Cost of trustee meetings	-	-	-	606
Accountancy fees	3,190	-	3,190	2,874
The independent examination of the charity's accounts	1,390	-	1,390	5,201
Total Governance Costs	4,580	-	4,580	8,681
Total Charitable Expenditure	154,239	193,206	347,445	277,447

8 Net income/ expenditure

Net income/expenditure is stated after charging:

	2024	2023
	£	£
Independent Examiners' remuneration	1,390	5,201
Depreciation of tangible fixed assets	770	2,657

9 Staff costs

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

	2024	2023
	Number	Number
Staff in charitable activities	12	11
Volunteers (nos of people involved excluding Trustees)	87	91

The aggregate payroll costs of these persons were as follows:

	2024	2023
	£	£
Wages and salaries	249,947	197,174
Social security	14,624	10,588
Pensions	7,166	5,667
	271,737	213,429

Total employee benefits received by key management personnel	38,658	33,947

No employee received emoluments in excess of £60,000 in either the current or the prior year.

The charity operates a defined contributions scheme with NEST. The pension cost shown represents the contributions payable by the charity to the scheme for the period.

The outstanding contributions at the end of the financial period were:	1,532	-

10 Trustees' remuneration and expenses

Trustees received no remuneration or benefits in kind during the current or prior year.

Expenses totalling £121 were paid to 2 Trustees (2023 - £673 to 2 trustees)

11 Tangible fixed assets

	Plant and equipment	Total
	£	£
Cost		
As at 1 April 2023	13,736	13,736
As at 31 March 2024	13,736	13,736
Depreciation		
As at 1 April 2023	11,495	11,495
Charge for the year	770	770
As at 31 March 2024	12,265	12,265
Net Book Value		
As at 31 March 2024	1,471	1,471
As at 31 March 2023	2,241	2,241

12 Debtors

	2024	2023
	£	£
Trade Debtors	125	10,390
Prepayments	1,326	2,362
	1,451	12,752

13 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	5,115	3,508
Taxation and social security	4,002	3,551
Accruals and deferred income	1,300	6,543
Other creditors	350	15
	10,767	13,617

Home Start Kernow
Notes to the Accounts

14 Analysis of funds

	As at 1 April 2023	Incoming Resources	Resources Expended	Transfers	As at 31 March 2024
	£	£	£	£	£
Restricted Funds					
Acts 435	-	1,355	(1,155)	-	200
Asda	-	600	(600)	-	-
Cash for kids	-	2,200	(2,200)	-	-
BBC Children in need	-	20,000	(10,000)	-	10,000
Cornwall Community Foundation	8,302	11,850	(8,302)	-	11,850
Garfield Weston	30,000	-	(30,000)	-	-
Henry Smith	15,000	30,000	(45,000)	-	-
Henry Smith	15,850	32,600	(38,800)	-	9,650
BHFB	-	3,100	(3,100)	-	-
Royal Cornwall Hospital Trust Charitable Fund - Specialist parenting	-	12,846	(1,050)	-	11,796
Royal Navy & Marines charity	-	22,000	(22,000)	-	-
Tesco Groundworks	-	3,500	(2,000)	-	1,500
Together for families	10,028	-	(9,000)	-	1,028
Youth Music	-	23,398	(17,999)	-	5,399
Bringing Parents together	-	2,000	(2,000)	-	-
	79,180	165,449	(193,206)	-	51,423
General Funds					
Unrestricted funds	57,454	250,434	(154,239)	-	153,649
Designated funds					
Total Unrestricted funds	57,454	250,434	(154,239)	-	153,649
Total funds	136,634	415,883	(347,445)	-	205,072

15 Net assets by fund

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
Tangible assets	1,471	-	1,471	2,241
Current assets	162,945	51,423	214,368	148,010
Creditors: Amounts falling due within one year	(10,767)	-	(10,767)	(13,617)
Net Assets	153,649	51,423	205,072	136,634

HOME-START KERNOW

England & Wales - Charity number 1159948

Accounts

Charity registration number 1159948

Company registration number 09335452 (England and Wales)

HOME-START KERNOW

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

HOME-START KERNOW

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Gould	
	P J Thornton	
	W D Trotter	
	J Law	
	A Cairns	(Appointed 27 May 2022)
	P Hastings	(Appointed 22 July 2022)
	R Wigglesworth	(Appointed 16 June 2023)
	K Irvine	(Appointed 16 June 2023)
Charity number	1159948	
Company number	09335452	
Registered office	Bodmin Family Hub 83 Fore Street Bodmin Cornwall United Kingdom PL31 2JB	
Independent examiner	Matthew Webb Azets Audit Services Unit A, Woodlands Court Truro Business Park Truro Cornwall United Kingdom TR4 9NH	
Bankers	HSBC 17 Boscawen Street Truro Cornwall United Kingdom TR1 2QZ	
	Barclays Bank 14 King St Truro United Kingdom TR1 2RB	

HOME-START KERNOW

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HOME-START KERNOW

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)".

Objectives and activities

Home-Start believes that children need a happy and secure childhood and that parents play the key role in giving their children a good start in life and helping them achieve full potential.

We also believe that the best people to help parents are other parents, who have themselves experience of bringing up children and are able to provide the kind of support that only another parent who has 'been there' can.

Our service is provided by trained and supported volunteers who give flexible, confidential support to families in their own homes specific to their individual needs. Volunteers help by:

- Visiting families at home once a week for as long as the family needs them
- Working with groups to provide safe, non-judgemental support
- Offering emotional support to help parents find ways of coping
- Playing with children, listening, reading, having fun together
- Providing practical help, with budgeting, shopping, cooking, getting to appointments
- Encouraging parents to get out and about
- Helping parents access advice and local resources

Public Benefit

The Trustees confirm that they have complied with their duties to have due regard to the Charity Commission's general guidance on public benefit. References have been made in this report as to how public benefit has been promoted through the support provided to families.

Achievements and performance

Homestart Kernow have supported families in Cornwall for 21 years now.

This year saw life returning to a new normal and we developed our services to respond to the changing and increasing need of families in Cornwall. In May our chief Executive Debbie retired after 18 months of incredible progress and hard work, raising funds, developing partnerships and redeveloping the service. We were sad to say goodbye to Debbie who was a force to be reckoned with. However, Debbie was succeeded by Jo Scrimgeour from WILD young parents' project. Jo had previously volunteered with families and as a trustee and was very familiar with Homestart Kernow. Jo has continued the fantastic work that Debbie had started and supported the new team to adjust in their new roles.

The summer saw a range of family picnics being held to make the most of being outdoors, improving mental health and developing play opportunities in community spaces. These picnics were attended by other organisations including, The Library services, Healthy Cornwall and the Literacy trust.They were well attended and enjoyed by all.

The service redevelopment included a single point of contact role (SPOC) which established the best support for families being referred or referring themselves. We were able to support via groups, home visiting and via our group's engagement family support workers. We also supported families through the Cornwall council Family hubs, breast feeding support groups and baby clinics with Health Visitors. The feedback from Health Visitors was very positive and helped the smooth running of the clinics at busy times.

We continued to develop our groups offer with targeted stay and play groups for babies, toddlers, and multiple births across the county, with a focus on play,healthy eating and development of peer support.

As Christmas approached, we ran Christmas parties at our groups and Santa Claus made appearances to give gifts that were donated by BT Openreach and Homestart Uk. These occasions were fun, for all and gave parents and their children wonderful experiences. The staff and volunteers worked very hard to make these occasions fun and happy and did an incredible job.

We held a Christmas lunch for all our volunteers at The Penhale Round at Fraddon which was well attended and gave us the opportunity to thank our volunteers for the wonderful work they do and the commitment they show. We also celebrated long service awards of 10 years each for two volunteers who were presented with an engraved vase in recognition of their service.

We held fundraising and volunteer recruitment events at Waitrose in Truro which both helped to raise our awareness and some funds. Waitrose also, very kindly donated some lovely gifts which we presented to volunteers at the Christmas lunch.

Katie our Communications and engagement lead secured funding from Pirate FM cash for kids and this was increased by our lovely bookkeeper Claire and her team at Perfect sums. This enabled us to send £50 each to our families to support them during the cost-of-living crisis. The families were delighted with the extra money to help with the rising costs of raising children.

We were also given 5 Chromebooks by Homestart Uk to loan to families and BT openreach provided free internet access to overcome digital disadvantage.

We worked with Homestart Barnet to finetune our use of Charity log and Katie is working with HS Blackmorevale to support them with their social media.

February was an exciting month with Sam our worker meeting our Prime Minister Rishi Sunak at the family hub in St Austell. We also took part in a film by the CVSF to highlight the work we have done in supporting families through Cornwall Council.

We have also worked with EPIC/Exeter University to develop an online forum which will support families via our website and enable them to access immediate support from volunteers or staff as appropriate. We saw an increase in complexity of referrals and the team responded by developing new ways to provide support. We continued to balance demand and supply, but it has been more and more difficult. The cost-of-living crisis has hit hard to all and most of all low-income households with salaries in Cornwall being up to 25% lower than the rest of the country.

We supported 171 families with over 493 family members supported. We had 91 volunteers registered with us.

We recruited two new trustees with fantastic skills to complement our current board. Anna and Peter, who have already contributed so much to the governance and fundraising aspects of our work. We also had a steady stream of enquiries about the trustee role.

Jayne, Helen and Julie moved on during the re-design process and we wish them well in their new endeavours and thank them sincerely for their hard work during the years they were with us.

The new team of ten have worked well together to plan, develop and deliver the services to meet the new range of funding expectations and continue to be excited about future opportunities to develop the support we offer further.

As well as the Team, the Trustees worked hard during the year to build the trustee board with specific skills needed within the governance of the charity. Developing effective governance within our work and focusing on what we needed to achieve from our previous strategic plan. Through meetings and workshops we were able to work with staff to develop a new look service that has the core principles of Home-Start at its heart and will be able to take us into the future to support as many families as we can across Cornwall.

Funding

We were supported by Aviva community Fund, Cornwall Council, Garfield Weston, HSUK Award from White Stuff £1K, Sedel Collings Foundation/CCF, and an additional 3 months funding from Cornwall council, from Feb 2023 to end of June 2023.

Thanks

There are truly so many people that help us to support families and allow us to do the work that we do. Families just want the best for their children and our amazing volunteers give their time and skills selflessly, both with families in their own homes, at groups, governing the charity and by attending training and other events to support us. Our staff team and trustees work so very hard and have gelled together well, helping each other through difficult times. Our funders and supporters provide the funds and other items that make a difference to our families, and without which we could not operate. Our partner organisations support with gifts, money, services and many other items that the families and volunteers benefit from. We are very grateful to all involved and extend our heartfelt thanks for your support.

Financial review
Financial position

The following funds were brought forward from the previous year:

Unrestricted Funds	£70,784
Restricted Funds	£190,240
Total	**£261,024**

The main sources of income (restricted funds) for 2022/23 were:

Garfield Weston	£30,000
Henry Smith	£45,850
Henry Smith	£15,850
BBC Children in Need	£10,500
Together for Families	£10,028
Cornwall Community	£9,902
RN&RM Charity Fund	£7,500
Cash for Kids	£1,500
BT Chromebook donations	£1,500
Total	**£132,630**

Additional unrestricted income for the year received was:

Donations - HSK Vols/Trustees	£20,426
Trust and foundations	£0
Bank Interest	£1
Total	**£20,427**

Total Income and Expenditure within the financial year was:

Total Income	£153,507
Expenditure	£274,790
Depreciation of Assets	£2,657
Total Expenditure	**£277,447**

Funds carried forward at the end of the year were:

Unrestricted Funds	£57,454
Restricted Funds	£79,180
Balance of funds at 31 March 2023	**£136,634**

Reserves Policy
The trustees have set a reserves policy which requires:

a) reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty
b) a proportion of reserves are maintained in a readily realisable form.

The calculation of the required level of reserves is an integral part of the scheme's planning, budget and forecast cycle and takes into account:

- risks associated with each stream of income and expenditure being different from that budgeted
- planned activity level
- organisation's commitments.

Having considered the risk, activity and commitments of the organisation, the trustees have agreed that the scheme needs to retain a level of reserves of between 3 and 6 months running costs, this does not include restricted fund expenditure which is supported by the allocated funds received.

At 31 March 2023 the charity had unrestricted reserves of £57,454, which falls within the target level. Continuing efforts are being made to maintain this level through new sources of funding, as well as seeking efficiencies to reduce the ongoing running costs in the charity.

Structure, governance and management

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

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M Gould	
J M Scrimgeour	(Resigned 27 April 2022)
P J Thornton	
W D Trotter	
J Law	
A Cairns	(Appointed 27 May 2022)
P Hastings	(Appointed 22 July 2022)
R Wigglesworth	(Appointed 16 June 2023)
K Irvine	(Appointed 16 June 2023)

Recruitment and appointment of new trustees

In addition to all the volunteer family visitors Home-Start Kernow also needs to recruit volunteer trustees. A passion for supporting families and an ability to think strategically are important. The trustees' role is to steer the organisation and maintain good governance. Our appointment process follows the advice from the Charity Commission and Home-Start UK (to whom we are affiliated). Home-Start Kernow has its own independent management board as a registered charity and company limited by guarantee but we are supported by the national organisation who provide policies and guidance. New trustees receive induction from the chair and have access to a wide range of information from the Home-Start UK intranet. We advertise vacancies in the local media and more information can be found on our website.

The trustees' report was approved by the Board of Trustees.

MGould
Michelle Gould (Dec 18, 2023 08:18 GMT)
.....
M Gould
Trustee

Date: Dec 18, 2023 .....

HOME-START KERNOW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Home-Start Kernow for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

HOME-START KERNOW

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START KERNOW

I report to the trustees on my examination of the financial statements of Home-Start Kernow (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Matthew Webb

Matthew Webb (Dec 18, 2023 09:15 GMT)

Matthew Webb BA (Hons) BFP FCA
Azets Audit Services
Unit A, Woodlands Court
Truro Business Park
Truro
Cornwall
TR4 9NH
United Kingdom

Dated: Dec 18, 2023

HOME-START KERNOW

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	**2**	20,426	3,000	23,426	7,192	-	7,192
Charitable activities	**3**	-	129,630	129,630	15,357	367,474	382,831
Investments	**4**	1	-	1	7	-	7
Total income		20,427	132,630	153,057	22,556	367,474	390,030
Expenditure on:							
Charitable activities	**5**	33,757	243,690	277,447	18,421	224,715	243,136
Net (expenditure)/income for the year/ Net movement in funds		(13,330)	(111,060)	(124,390)	4,135	142,759	146,894
Fund balances at 1 April 2022		70,784	190,240	261,024	66,649	47,481	114,130
Fund balances at 31 March 2023		57,454	79,180	136,634	70,784	190,240	261,024

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

HOME-START KERNOW

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**10**		2,241		4,154
Current assets					
Debtors	**11**	12,752		2,313	
Cash at bank and in hand		135,274		267,379	
		148,026		269,692	
Creditors: amounts falling due within one year	**12**	(13,633)		(12,822)	
Net current assets			134,393		256,870
Total assets less current liabilities			136,634		261,024
Income funds					
Restricted funds	**13**		79,180		190,240
Unrestricted funds			57,454		70,784
			136,634		261,024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on Dec 18, 2023

MGould
Michelle Gould (Dec 18, 2023 08:18 GMT)

M Gould
Trustee

Company registration number 09335452

1 Accounting policies

Charity information

Home-Start Kernow is a private company limited by guarantee incorporated in England and Wales. The registered office is Bodmin Family Hub, 83 Fore Street, Bodmin, Cornwall, PL31 2JB, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. There are no material uncertainties which may create significant doubt over the charity's ability to continue as a going concern.

1.3 Charitable funds

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

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

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

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

1.4 Income

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

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

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs and borrowing costs capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

The recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset (or cash generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2023	2023	2023	2022
	£	£	£	£
Donations and gifts	20,426	3,000	23,426	7,192

3 Charitable activities

	Charitable activities 2023	Charitable activities 2022
	£	£
Performance related grants	129,630	382,831
Analysis by fund		
Unrestricted funds	-	15,357
Restricted funds	129,630	367,474

4 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	1	7

5 Charitable activities

	Charitable activities 2023 £	Charitable activities 2022 £
Staff costs	213,429	189,207
Depreciation and impairment	2,657	2,409
Insurance	1,019	948
Telephone	7,531	5,181
Postage and stationery	1,720	2,850
Advertising	1,313	444
Outsourced resources	3,730	7,878
Co-ordinator expenses	16,025	10,048
Volunteer expenses	4,831	4,778
Training	3,120	4,341
Affiliation fee	7,316	3,236
Office costs	1,229	3,600
Group activities	-	320
Building capabilities	-	1,092
Other charitable expenditure	4,846	958
	268,766	237,290
Share of governance costs (see note 6)	8,681	5,846
	277,447	243,136
Analysis by fund		
Unrestricted funds	33,757	18,421
Restricted funds	243,690	224,715
	277,447	243,136

6 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Independent Examination	-	2,880	2,880	-	1,500	1,500
Preparation of accounts	-	2,321	2,321	-	1,500	1,500
Legal and professional	-	606	606	-	36	36
Bookkeeping fees	-	2,874	2,874	-	2,810	2,810
	-	8,681	8,681	-	5,846	5,846
Analysed between						
Charitable activities	-	8,681	8,681	-	5,846	5,846

7 Trustees

During the year, expenses totalling £673 (£345) were reimbursed to two (2022: one) Trustees.

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

8 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Employees	11	8

Employment costs	2023 £	2022 £
Wages and salaries	197,174	175,861
Social security costs	10,588	8,658
Other pension costs	5,667	4,688
	213,429	189,207

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

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

10 Tangible fixed assets

	Plant and equipment
	£
Cost	
At 1 April 2022	12,992
Additions	744
At 31 March 2023	13,736
Depreciation and impairment	
At 1 April 2022	8,838
Depreciation charged in the year	2,657
At 31 March 2023	11,495
Carrying amount	
At 31 March 2023	2,241
At 31 March 2022	4,154

11 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	10,390	-
Prepayments and accrued income	2,362	2,313
	12,752	2,313

12 Creditors: amounts falling due within one year

	Notes	2023	2022
		£	£
Bank overdrafts		16	-
Other taxation and social security		3,551	3,824
Trade creditors		3,508	4,478
Other creditors		1,865	1,190
Accruals and deferred income		4,693	3,330
		13,633	12,822

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£
Big Lottery Fund	37,166	49,352	(62,018)	24,500	-	(24,500)	-
Together For Families	-	-	-	-	10,028	-	10,028
Trusts & Foundations	315	-	(315)	-	-	-	-
Garfield Weston	10,000	10,000	(18,278)	1,722	30,000	(1,722)	30,000
Cornwall Community Foundation	-	-	-	-	9,902	(1,600)	8,302
BHFB	-	1,750	(1,750)	-	-	-	-
Henry Smith 2021/22	-	30,000	(19,832)	10,168	-	(10,168)	-
Groundworks/Comic Relief	-	3,888	(3,888)	-	-	-	-
Postcode Lottery	-	20,000	(16,634)	3,366	-	(3,366)	-
COMF	-	102,000	(102,000)	-	-	-	-
Supporting Families	-	146,938	-	146,938	-	(146,938)	-
Mellow Mums - Royal Navy Families	-	1,046	-	1,046	-	(1,046)	-
RN & RM Charity	-	2,500	-	2,500	7,500	(10,000)	-
Henry Smith 2022/23 - 1	-	-	-	-	45,850	(30,850)	15,000
Henry Smith 2022/23 - 2	-	-	-	-	15,850	-	15,850
BBC Children In Need	-	-	-	-	10,500	(10,500)	-
Cash For Kids	-	-	-	-	1,500	(1,500)	-
BT Chromebook donations	-	-	-	-	1,500	(1,500)	-
	47,481	367,474	(224,715)	190,240	132,630	(243,690)	79,180

14 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	2,241	-	2,241	4,154	-	4,154
Current assets/(liabilities)	55,213	79,180	134,393	66,630	190,240	256,870
	57,454	79,180	136,634	70,784	190,240	261,024

15 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	33,947	33,165

There were no other disclosable related party transactions during the year (2022 - none).

HOME-START KERNOW

England & Wales - Charity number 1159948

Accounts

Charity registration number 1159948

Company registration number 09335452 (England and Wales)

HOME-START KERNOW

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

HOME-START KERNOW

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Gould	
	P J Thornton	
	W D Trotter	
	J Law	
	A Cairns	(Appointed 27 May 2022)
	P Hastings	(Appointed 22 July 2022)
Charity number	1159948	
Company number	09335452	
Registered office	Bodmin Family Hub 83 Fore Street Bodmin Cornwall United Kingdom PL31 2JB	
Independent examiner	Matthew Webb Azets Audit Services Unit A, Woodlands Court Truro Business Park Truro Cornwall United Kingdom TR4 9NH	
Bankers	HSBC 17 Boscawen Street Truro Cornwall United Kingdom TR1 2QZ	
	Barclays Bank 14 King St Truro United Kingdom TR1 2RB	

HOME-START KERNOW

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HOME-START KERNOW

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)".

Objectives and activities

Home-Start believes that children need a happy and secure childhood and that parents play the key role in giving their children a good start in life and helping them achieve full potential.

We also believe that the best people to help parents are other parents, who have themselves experience of bringing up children and are able to provide the kind of support that only another parent who has 'been there' can.

Our service is provided by trained and supported volunteers who give flexible, confidential support to families in their own homes specific to their individual needs. Volunteers help by:

- Visiting families at home once a week for as long as the family needs them
- Working with groups to provide safe, non-judgemental support
- Offering emotional support to help parents find ways of coping
- Playing with children, listening, reading, having fun together
- Providing practical help, with budgeting, shopping, cooking, getting to appointments
- Encouraging parents to get out and about
- Helping parents access advice and local resources

Public Benefit

The Trustees confirm that they have complied with their duties to have due regard to the Charity Commission's general guidance on public benefit. References have been made in this report as to how public benefit has been promoted through the support provided to families.

Achievements and performance

Introduction

In this, Homestart Kernow's 20th year of supporting families in Cornwall, we faced the continuing challenges of working with covid-19. The restrictions in the early part of 2022 meant that we had to continually review our Health and Safety and Risk Assessments to ensure we were operating within government guidelines whilst continuing to meet he needs of our families.

We continued to support families across Cornwall throughout the pandemic, virtually and face to face where safe through our social media, individual meet ups and in groups. We supported families with our fantastic peer support volunteers and we adapted our volunteer preparation course so that we could continue to train volunteers and match them with families.

Our staff team worked so hard to support families and develop different ways of working to ensure effective support and training were delivered. Our funders were very understanding and allowed great flexibility in the delivery of our services. There were times when we had to adapt the delivery and extend funding time periods due to the ever-changing world that was covid.

We streamlined our office accommodation, as with staff working from home, less office space was needed and we were able to access free space for some meetings and staff get togethers.

Partnerships and funding

Our Chief Executive Debbie worked hard to generate funding from more diverse sources and developed a range of partnerships with organisations in order for us to access partnership funding.

We were successful in a joint bid to the Governments Contain Outbreak Management Fund as a partner in Future: Hope, a not for profit alliance of small voluntary sector organisations working with children and families across Cornwall. Alongside this we were able to secure significant funding from Cornwall Councils Supporting Families Transformation Grant that funded a pilot project to develop and deliver place-based peer support within Family Hubs across Cornwall.

Along with other grants from; Henry Smith, Garfield Weston, Children in need, The Postcode Lottery, Persimmons Homes, Cornwall Community Foundation, Cornwall Women's Fund , The Big Lottery and the Royal Naval Fund, this timely funding enabled us to review, re-design and develop the services we deliver and to extend our reach to the whole of Cornwall and the Isles of Scilly.

The service re-design included a new Single Point of Contact to help families access our services more easily, increased web based information, support and advice, focused early support while families waited for a volunteer to be matched , on-going home visiting support and a range of groups offered to meet local identified need.

We consulted with the staff team and developed new roles to enable us to deliver our new service model. This led to the recruitment of a variety of new roles including a full-time Business Support Administrator, Communication & Engagement Lead role, a Peer support development lead worker, three Peer Support Development Workers and three Group Engagement/ Family Liaison Workers. We recruited three of our peer support volunteers into paid roles within Home-start Kernow during this process.

Jayne, Helen and Julie moved on during the re-design process and we wish them well in their new endeavours and thank them sincerely for their hard work during the years they were with us.

The new team of ten have worked well together to plan, develop and deliver the services to meet the new range of funding expectations and continue to be excited about future opportunities to develop the support we offer further.

As well as the Team, the Trustees worked hard during the year to build the trustee board with specific skills needed within the governance of the charity. Developing effective governance within our work and focusing on what we needed to achieve from our previous strategic plan. Through meetings and workshops we were able to work with staff to develop a new look service that has the core principles of Home-Start at its heart and will be able to take us into the future to support as many families as we can across Cornwall.

Volunteers
Our volunteers have been amazing during this difficult year and whilst some of them took the opportunity to move onto new challenges we have continued to recruit new volunteers and currently have 64 trained volunteers supporting families at home, supporting delivery of our group work and supporting health workers at baby clinics.

As we were not able to hold face to face volunteer events for volunteer week in June the trustees made 'Thank you' calls to all volunteers. These calls seemed to be well received and were important in the absence of face to face get togethers.

We did manage to hold our annual Christmas lunch for volunteers which was held at the Penhale Round at Fraddon just as the covid guidance changed again. The lunch was very much enjoyed and a great opportunity for new staff, volunteers and trustees to get to know each other.

Funders
During this year we were funded by: The Big lottery, Garfield Weston, Henry Smith, Persimmons homes, The Postcode lottery, Children in Need, Comic Relief , The Contain Outbreak Management Fund , Cornwall Council Supporting Families Transformation Fund , Elm grant trust, Liza and Becca's VIP prizes, Tesco Community Fund, Argos-Sainsburys, Persimmons homes, Barratt Homes , Cornwall Women's Fund , Cornwall Community Build Back Better Fund , Trisha Hewitt Marketing and Communications, Arnold Clarke and the Royal Naval Fund.

We also had the following items donated for our families,
- Nappies donated by Waitrose,
- BBC Tiny Happy People goody bags,
- BT OPEN REACH staff donated wonderful gifts for families for Christmas again in this year
- Toy boxes for outdoor play

Its always wonderful to receive such items and the families are delighted with the items they are given. They really make a difference to families.

Thanks
We have so many people who support our work both with funding, gifts and time they give to the charity. I want to thank all our funders, supporters, donors, volunteers, staff and trustees. The work we do in Cornwall is made possible by the financial donations and gifts you give to us. The time donated and the commitment and hard work of all the staff team. Thank you to all of you for supporting Home- start Kernow.

Financial review
Financial position

The following funds were brought forward from the previous year:

Unrestricted Funds	£66,649
Restricted Funds	£47,481
Total	**£114,130**

The main sources of income (restricted funds) for 2021/22 were:

Big Lottery Fund	£49,352
Cornwall Council - COMF	£102,000
Cornwall Council - supporting families	£146,938
Trust and foundations	£69,184
Total	**£367,474**

Additional unrestricted income for the year received was:

Donations - HSK Vols/Trustees	£7,192
Trust and foundations	£15,357
Bank Interest	£7
Total	**£22,556**

Total Income and Expenditure within the financial year was:

Total Income	£390,030
Expenditure	£240,727
Depreciation of Assets	£2,409
TOTAL EXPENDITURE	£243,136

Balance of funds at 31 March 2022 £261,024

Funds carried forward at the end of the year were:

Unrestricted Funds	£70,784
Restricted Funds	£190,240

Balance of funds at 31 March 2022 £261,024

Reserves Policy
The trustees have set a reserves policy which requires:

a) reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty
b) a proportion of reserves are maintained in a readily realisable form.

The calculation of the required level of reserves is an integral part of the scheme's planning, budget and forecast cycle and takes into account:

- risks associated with each stream of income and expenditure being different from that budgeted
- planned activity level
- organisation's commitments.

Having considered the risk, activity and commitments of the organisation, the trustees have agreed that the scheme needs to retain a level of reserves of between 3 and 6 months running costs, this does not include restricted fund expenditure which is supported by the allocated funds received.

At 31 March 2022 the charity had unrestricted reserves of £70,784, which falls within the target level. Continuing efforts are being made to maintain this level through new sources of funding, as well as seeking efficiencies to reduce the ongoing running costs in the charity.

Structure, governance and management

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

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M Gould	
J M Scrimgeour	(Resigned 27 April 2022)
P J Thornton	
W D Trotter	
J Law	
R W Clarke	(Resigned 18 February 2022)
A Cairns	(Appointed 27 May 2022)
P Hastings	(Appointed 22 July 2022)

Recruitment and appointment of new trustees

In addition to all the volunteer family visitors Home-Start Kernow also needs to recruit volunteer trustees. A passion for supporting families and an ability to think strategically are important. The trustees' role is to steer the organisation and maintain good governance. Our appointment process follows the advice from the Charity Commission and Home-Start UK (to whom we are affiliated). Home-Start Kernow has its own independent management board as a registered charity and company limited by guarantee but we are supported by the national organisation who provide policies and guidance. New trustees receive induction from the chair and have access to a wide range of information from the Home-Start UK intranet. We advertise vacancies in the local media and more information can be found on our website.

The trustees' report was approved by the Board of Trustees.

M.A.Gould
M.A.Gould (Jan 23, 2023 10:32 GMT)

.....

M Gould

Trustee

Date: Jan 23, 2023 .....

HOME-START KERNOW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Home-Start Kernow for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

HOME-START KERNOW

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START KERNOW

I report to the trustees on my examination of the financial statements of Home-Start Kernow (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Matthew Webb BA (Hons) BFP FCA
Azets Audit Services
Unit A, Woodlands Court
Truro Business Park
Truro
Cornwall
TR4 9NH
United Kingdom

Dated: .....

HOME-START KERNOW

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	**2**	7,192	-	7,192	3,982	-	3,982
Charitable activities	**3**	15,357	367,474	382,831	41,538	154,223	195,761
Investments	**4**	7	-	7	9	-	9
Total income		22,556	367,474	390,030	45,529	154,223	199,752
Expenditure on:							
Charitable activities	**5**	18,421	224,715	243,136	9,184	163,029	172,213
Net income for the year/ Net movement in funds		4,135	142,759	146,894	36,345	(8,806)	27,539
Fund balances at 1 April 2021		66,649	47,481	114,130	30,304	56,287	86,591
Fund balances at 31 March 2022		70,784	190,240	261,024	66,649	47,481	114,130

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

HOME-START KERNOW

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**9**		4,154		4,222
Current assets					
Debtors	**10**	2,313		180	
Cash at bank and in hand		267,379		126,656	
		269,692		126,836	
Creditors: amounts falling due within one year	**11**	(12,822)		(16,928)	
Net current assets			256,870		109,908
Total assets less current liabilities			261,024		114,130
Income funds					
Restricted funds	**12**		190,240		47,481
Unrestricted funds			70,784		66,649
			261,024		114,130

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on Jan 23, 2023

M.A.Gould

M.A.Gould (Jan 23, 2023 10:32 GMT)

M Gould

Trustee

Company registration number 09335452

1 Accounting policies

Charity information

Home-Start Kernow is a private company limited by guarantee incorporated in England and Wales. The registered office is Bodmin Family Hub, 83 Fore Street, Bodmin, Cornwall, PL31 2JB, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making their assessment, the directors have considered the impact the COVID-19 pandemic on the charity's ability to continue as a going concern. There are no material uncertainties which may create significant doubt over the charity's ability to continue as a going concern.

1.3 Charitable funds

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

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

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

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

1.4 Income

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

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

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs and borrowing costs capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

The recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset (or cash generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	7,192	3,982

3 Charitable activities

	Charitable activities 2022	**Charitable activities 2021**
	£	**£**
Performance related grants	382,831	195,761
Analysis by fund		
Unrestricted funds	15,357	41,538
Restricted funds	367,474	154,223
	382,831	195,761

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	7	9

5 Charitable activities

	Charitable activities 2022 £	Charitable activities 2021 £
Staff costs	189,207	112,175
Depreciation and impairment	2,409	2,214
Insurance	948	908
Telephone	5,181	6,693
Postage and stationery	2,850	600
Advertising	444	3,767
Outsourced resources	7,878	8,367
Co-ordinator expenses	10,048	2,003
Volunteer expenses	4,778	956
Training	4,341	5,377
Affiliation fee	3,236	3,138
Office costs	3,600	9,604
Group activities	320	616
Evaluation	-	2,504
Building capabilities	1,092	4,014
Other charitable expenditure	958	829
	237,290	163,765
Share of governance costs (see note 6)	5,846	8,448
	243,136	172,213
Analysis by fund		
Unrestricted funds	18,421	9,184
Restricted funds	224,715	163,029
	243,136	172,213

6 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Independent Examination	-	1,500	1,500	-	1,540	1,540
Preparation of accounts	-	1,500	1,500	-	1,528	1,528
Legal and professional	-	36	36	-	888	888
Bookkeeping fees	-	2,810	2,810	-	4,492	4,492
	-	5,846	5,846	-	8,448	8,448
Analysed between						
Charitable activities	-	5,846	5,846	-	8,448	8,448

7 Trustees

During the year, the following expenses were reimbursed or paid on behalf of Trustees:

M Gould - £345 (2021: £1,051)

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Employees	8	5

Employment costs	2022 £	2021 £
Wages and salaries	175,861	105,292
Social security costs	8,658	3,796
Other pension costs	4,688	3,087
	189,207	112,175

There were no employees whose annual remuneration was more than £60,000.

9 Tangible fixed assets

	Plant and equipment
	£
Cost	
At 1 April 2021	10,651
Additions	2,341
At 31 March 2022	12,992
Depreciation and impairment	
At 1 April 2021	6,429
Depreciation charged in the year	2,409
At 31 March 2022	8,838
Carrying amount	
At 31 March 2022	4,154
At 31 March 2021	4,222

10 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Prepayments and accrued income	2,313	180

11 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	3,824	2,524
Trade creditors	4,478	11,167
Other creditors	1,190	745
Accruals and deferred income	3,330	2,492
	12,822	16,928

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2020	**Incoming resources**	**Resources expended**	**Balance at 1 April 2021**	**Incoming resources**	**Resources expended**	**Balance at 31 March 2022**
	£	**£**	**£**	**£**	**£**	**£**	**£**
Big Lottery Fund	45,211	120,049	(128,094)	37,166	49,352	(62,018)	24,500
Trusts & Foundations	1,076	34,174	(34,935)	315	-	(315)	-
Garfield Weston	10,000	-	-	10,000	10,000	(18,278)	1,722
BHFB	-	-	-	-	1,750	(1,750)	-
Henry Smith 2021/22	-	-	-	-	30,000	(19,832)	10,168
Groundworks/ Comic Relief	-	-	-	-	3,888	(3,888)	-
Postcode Lottery	-	-	-	-	20,000	(16,634)	3,366
COMF	-	-	-	-	102,000	(102,000)	-
Supporting families	-	-	-	-	146,938	-	146,938
Mellow Mums - Royal Navy Families	-	-	-	-	1,046	-	1,046
RN & RM Charity	-	-	-	-	2,500	-	2,500
	56,287	154,223	(163,029)	47,481	367,474	(224,715)	190,240

13 Analysis of net assets between funds

	Unrestricted funds 2022	**Restricted funds 2022**	**Total 2022**	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	**£**	**£**	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	4,154	-	4,154	4,222	-	4,222
Current assets/(liabilities)	66,630	190,240	256,870	62,427	47,481	109,908
	70,784	190,240	261,024	66,649	47,481	114,130

14 Related party transactions

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

	2022	2021
	£	£
Aggregate compensation	33,165	16,675

There were no other disclosable related party transactions during the year (2021 - none).

Board of Trustees
Home-Start Kernow
Bodmin Family Hub
Chestnuts Centre
83 Fore Street
Bodmin
Cornwall PL31 2JB

PRIVATE AND CONFIDENTIAL
Azets Audit Services
FAO Matt Webb
Woodlands Court
Truro Business Park
TRURO
Cornwall TR4 9NH

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charitable company's financial statements for the year ended 31 March 2022. These enquiries have included inspection of supporting documentation where appropriate. All representations are made to the best of our knowledge and belief.

GENERAL

1. We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK and Ireland) and that you do not express an audit opinion.
2. We confirm that the charitable company qualifies as small in accordance with the conditions set out in chapter 1 of part 15 of the Companies Act 2006.
3. We confirm that the charitable company was entitled to exemption under section 477 of the Companies Act 2006 from the requirement to have its financial statements for the financial year ended 31 March 2022 audited. We also confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in accordance with section 476 of the Companies Act 2006.
4. We have fulfilled our responsibilities as directors / trustees, as set out in the terms of your engagement letter dated 8 March 2021 under the Companies Act 2006, for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.
5. All the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.
6. All the accounting records and related financial information, including minutes of all management and trustees' meetings and correspondence with The Charity Commission, have been made available to you for the purpose of your work.
7. The financial statements are free of material misstatements, including omissions.

ASSETS AND LIABILITIES

8. The charitable company has satisfactory title to all assets and there are no liens or encumbrances on the charitable company's assets, except for those that are disclosed as applicable in the notes to the financial statements.
9. All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as applicable.

10. We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

ACCOUNTING ESTIMATES

11. The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

LOANS AND ARRANGEMENTS

12. The charitable company has not granted any advances or credits to, or made guarantees on behalf of, directors other than those disclosed in the financial statements.

LEGAL CLAIMS

13. We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for and disclosed as applicable in the financial statements.

LAWS AND REGULATIONS

14. We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

RELATED PARTIES

15. Related party relationships and transactions have been appropriately accounted for and disclosed as applicable in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with the requirements of company law or accounting standards.

SUBSEQUENT EVENTS

16. All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed as applicable.

GOING CONCERN

17. We believe that the charitable company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charitable company's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charitable company's ability to continue as a going concern need to me made in the financial statements.

GRANTS AND DONATIONS

18. All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully,

M.A.Gould
M.A.Gould (Jan 23, 2023 10:32 GMT)

…… Jan 23, 2023
……

On behalf of the Board of Trustees
Home-Start Kernow

Date

Michelle Gould -Chairperson

……
Name and Position

MINUTES OF MEETING OF THE BOARD OF DIRECTORS
OF
HOME-START KERNOW

HELD ON: 9th January 2023

AT: Online

PRESENT: MG/DT/PT/JL/PH/JSc

There were produced at the meeting, the accounts for the year ended 31 March 2022.

IT WAS RESOLVED:-

To approve the accounts and adopt them as final accounts suitable for distribution to the members.

Following approval being sought and received from all members the company being so entitled will file accounts with the Registrar of Companies and the Charity Commission.

Signed: M.A.Gould
M.A.Gould (Jan 23, 2023 10:32 GMT)

Date: Jan 23, 2023

HM Revenue & Customs

Company Tax Return
CT600 (2022) Version 3
for accounting periods starting on or after 1 April 2015

Your Company Tax Return

If we send the company a 'Notice' to deliver a Company Tax Return it has to comply by the filing date or we charge a penalty, even if there is no tax to pay.

A return includes a Company Tax Return form, any supplementary pages, accounts, computations and any relevant information. The CT600 Guide tells you how the return must be formatted and delivered. It contains general information you may need to deliver your return, links to more detailed advice and box-by-box guidance for this form and the supplementary pages.

The forms in the CT600 series set out the information we need and provide a standard format for calculations.

Company information

1	Company name	Home-Start Kernow
2	Company registration number	09335452
3	Tax reference	5210525236
4	Type of company	8

Northern Ireland (NI)

Put an 'X' in the appropriate boxes below

5	NI trading activity		6	SME	
7	NI employer		8	Special circumstances	

About this return

This is the tax return for the company named above, for the period below

30	from DD MM YYYY	01 04 2021	
35	to DD MM YYYY	31 03 2022	

Put an 'X' in the appropriate boxes below

40	A repayment is due for this return period	
45	Claim or relief affecting an earlier period	
50	Making more than one return for this company now	
55	This return contains estimated figures	
60	Company part of a group that is not small	
65	Notice of disclosable avoidance schemes	

Transfer pricing

70	Compensating adjustment claimed	
75	Company qualifies for SME exemption	

Accounts and computations

80	**I attach accounts and computations for the period to which this return relates**	X
85	**I attach accounts and computations for a different period**	
90	**If you are not attaching the accounts and computations, explain why**	

Supplementary pages enclosed

95	**Loans and arrangements to participators by close companies** - form CT600A	
100	**Controlled foreign companies, foreign permanent establishment exemptions, hybrid and other mismatches** - form CT600B	
105	**Group and consortium** - form CT600C	
110	**Insurance** - form CT600D	
115	**Charities and Community Amateur Sports Clubs (CASCs)** - form CT600E	X
120	**Tonnage tax** - form CT600F	
125	**Northern Ireland** - form CT600G	
130	**Cross-border royalties** - form CT600H	
135	**Supplementary charge in respect of ring fence trades** - form CT600I	
140	**Disclosure of Tax Avoidance Schemes** - form CT600J	
141	**Restitution tax** - form CT600K	
142	**Research and Development** - form CT600L	
143	**Freeports** - form CT600M	

Tax calculation

Turnover

145	**Total turnover from trade**	£ . 0 0
150	**Banks, building societies, insurance companies and other financial concerns** - put an 'X' in this box if you do not have a recognised turnover and have not made an entry in box 145	

Income

155	**Trading profits**	£ 0 . 0 0
160	**Trading losses brought forward set against trading profits**	£ . 0 0
165	**Net trading profits** - box 155 minus box 160	£ 0 . 0 0
170	**Bank, building society or other interest, and profits from non-trading loan relationships**	£ . 0 0
172	**Put an 'X' in box 172 if the figure in box 170 is net of carrying back a deficit from a later accounting period**	

Income - continued

175	**Annual payments not otherwise charged to Corporation Tax and from which Income Tax has not been deducted**	£ . 0 0
180	**Non-exempt dividends or distributions from non-UK resident companies**	£ . 0 0
185	**Income from which Income Tax has been deducted**	£ . 0 0
190	**Income from a property business**	£ . 0 0
195	**Non-trading gains on intangible fixed assets**	£ . 0 0
200	**Tonnage tax profits**	£ . 0 0
205	**Income not falling under any other heading**	£ . 0 0

Chargeable gains

210	**Gross chargeable gains**	£ . 0 0
215	**Allowable losses including losses brought forward**	£ . 0 0
220	**Net chargeable gains** - box 210 minus box 215	£ 0 . 0 0

Profits before deductions and reliefs

225	**Losses brought forward against certain investment income**	£ . 0 0
230	**Non-trade deficits on loan relationships (including interest) and derivative contracts (financial instruments) brought forward set against non-trading profits**	£ . 0 0
235	**Profits before other deductions and reliefs –** net sum of boxes 165 to 205 and 220 minus sum of boxes 225 and 230	£ 0 . 0 0

Deductions and reliefs

240	**Losses on unquoted shares**	£ . 0 0
245	**Management expenses**	£ . 0 0
250	**UK property business losses for this or previous accounting period**	£ . 0 0
255	**Capital allowances for the purposes of management of the business**	£ . 0 0
260	**Non-trade deficits for this accounting period from loan relationships and derivative contracts (financial instruments)**	£ . 0 0

Deductions and Reliefs - continued

263	**Carried forward non-trade deficits from loan relationships and derivative contracts (financial instruments)**	£ . 0 0
265	**Non-trading losses on intangible fixed assets**	£ . 0 0
275	**Total trading losses of this or a later accounting period**	£ . 0 0
280	**Put an 'X' in box 280 if amounts carried back from later accounting periods are included in box 275**	
285	**Trading losses carried forward and claimed against total profits**	£ . 0 0
290	**Non-trade capital allowances**	£ . 0 0
295	**Total of deductions and reliefs** – total of boxes 240 to 275, 285 and 290	£ . 0 0
300	**Profits before qualifying donations and group relief** – box 235 minus box 295	£ 0 . 0 0
305	**Qualifying donations**	£ . 0 0
310	**Group relief**	£ . 0 0
312	**Group relief for carried forward losses**	£ . 0 0
315	**Profits chargeable to Corporation Tax** – box 300 minus boxes 305, 310 and 312	£ 0 . 0 0
320	**Ring fence profits included**	£ . 0 0
325	**Northern Ireland profits included**	£ . 0 0

Tax calculation

Enter how much profit has to be charged and at what rate

	Financial year (yyyy)		Amount of profit		Rate of tax %		Tax
330	2021	335	£	340	19%	345	£ p
		350	£	355		360	£ p
		365	£	370		375	£ p
380		385	£	390		395	£ p
		400	£	405		410	£ p
		415	£	420		425	£ p

Corporation Tax - total of boxes 345, 360, 375, 395, 410 and 425	430	£ 0 . 0 0
Marginal relief for ring fence trades	435	£ .
Corporation Tax chargeable - box 430 minus box 435	440	£ 0 . 0 0

Reliefs and deductions in terms of tax

445	**Community Investment Tax Relief**	£ .
450	**Double Taxation Relief**	£ .
455	**Put an 'X' in box 455 if box 450 includes an underlying rate relief claim**	
460	**Put an 'X' in box 460 if box 450 includes an amount carried back from a later period**	
465	**Advance Corporation Tax**	£ .
470	**Total reliefs and deduction in terms of tax** – total of boxes 445, 450 and 465	£ .

Coronavirus support schemes and overpayments (see CT600 Guide for definitions)

471	**Coronavirus Job Retention Scheme (CJRS) received**	£ .
472	**CJRS entitlement**	£ .
473	**CJRS overpayment already assessed or voluntary disclosed**	£ .
474	**Other coronavirus overpayments**	£ .

Calculation of tax outstanding or overpaid

475	**Net Corporation Tax liability –** box 440 minus box 470	£ 0 . 0 0
480	**Tax payable on loans and arrangements to participators**	£ .
485	**Put an 'X' in box 485 if you completed box A70 in the supplementary pages CT600A**	
490	**Controlled Foreign Companies (CFC) tax payable**	£ .
495	**Bank levy payable**	£ .
496	**Bank surcharge payable**	£ .
500	**CFC tax, bank levy and bank surcharge payable** – total of boxes 490, 495 and 496	£ .
505	**Supplementary charge (ring fence trades) payable**	£ .
510	**Tax chargeable** – total of boxes 475, 480, 500 and 505	£ 0 . 0 0
515	**Income Tax deducted from gross income included in profits**	£ .
520	**Income Tax repayable to the company**	£ .
525	**Self-assessment of tax payable before restitution tax and coronavirus support scheme overpayments** – box 510 minus box 515	£ 0 . 0 0

Calculation of tax outstanding or overpaid - continued

526	**Coronavirus support schemes overpayment now due** – total of boxes 471 and 474 minus boxes 472 and 473	£ 0.00
527	**Restitution tax**	£ .
528	**Self-assessment of tax payable** – total of boxes 525, 526 and 527	£ 0.00

Tax reconciliation

530	**Research and Development credit**	£ .
535	**(Not currently used)**	£ .
540	**Creative tax credit**	£ .
545	**Total of Research and Development credit and creative tax credit** – total box 530 to 540	£ .
550	**Land remediation tax credit**	£ .
555	**Life assurance company tax credit**	£ .
560	**Total land remediation and life assurance company tax credit** – total box 550 and 555	£ .
565	**Capital allowances first-year tax credit**	£ .
570	**Surplus Research and Development credits or creative tax credit payable** – box 545 minus box 525	£ .
575	**Land remediation or life assurance company tax credit payable** – total of boxes 545 and 560 minus boxes 525 and 570	£ .
580	**Capital allowances first-year tax credit payable** – boxes 545, 560 and 565 minus boxes 525, 570 and 575	£ .
585	**Ring fence Corporation Tax included**	£ .
586	**NI Corporation Tax included**	£ .
590	**Ring fence supplementary charge included**	£ .
595	**Tax already paid (and not already repaid)**	£ .
600	**Tax outstanding** – box 525 minus boxes 545, 560, 565 and 595	£ .
605	**Tax overpaid including surplus or payable credits** – total sum of boxes 545, 560, 565 and 595 minus 525	£ .

Tax reconciliation - continued

610	Group tax refunds surrendered to this company	£ .
615	Research and Development expenditure credits surrendered to this company	£ .

Exporter information

During the return period, did the company export goods and/or services to individuals, enterprises or organisations outside the United Kingdom (UK)?

616	Yes – goods	617	Yes – services	618	No – neither

Indicators and information

620	Franked investment income/Exempt ABGH distributions	£ . 0 0
625	Number of 51% group companies	0

Put an 'X' in the relevant boxes, if in the period, the company:

630	should have made (whether it has or not) instalment payments as a large company under the Corporation Tax (Instalment Payments) Regulations
631	should have made (whether it has or not) instalment payments as a very large company under the Corporation Tax (Instalment Payments) Regulations
635	is within a group payments arrangement for the period
640	has written down or sold intangible assets
645	has made cross-border royalty payments

647	Eat Out to Help Out Scheme: reimbursed discounts included as taxable income	£ . 0 0

Information about enhanced expenditure

Research and Development (R&D) or creative enhanced expenditure

650	Put an 'X' in box 650 if the claim is made by a small or medium-sized enterprise (SME), including a SME subcontractor to a large company	
655	Put an 'X' in box 655 if the claim is made by a large company	
660	R&D enhanced expenditure	£ . 0 0
665	Creative enhanced expenditure	£ . 0 0
670	R&D and creative enhanced expenditure total box 660 and box 665	£ . 0 0
675	R&D enhanced expenditure of a SME on work subcontracted to it by a large company	£ . 0 0
680	Vaccine research expenditure	£ . 0 0

Land remediation enhanced expenditure

685	Enter the total enhanced expenditure	£ . 0 0

Information about capital allowances and balancing charges

Allowances and charges in the calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	690 £	
Machinery and plant – super-deduction	691 £	692 £
Machinery and plant – special rate allowance	693 £	694 £
Machinery and plant – special rate pool	695 £	700 £
Machinery and plant – main pool	705 £	710 £
Structures and buildings	711 £	
Business premises renovation	715 £	720 £
Other allowances and charges	725 £	730 £
	Capital allowances	**Disposal value**
Electric charge-points	713 £	714 £
Enterprise zones	721 £	722 £
Zero emissions goods vehicles	723 £	724 £
Zero emissions cars	726 £	727 £

Allowances and charges not included in the calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	735 £	
Structures and buildings	736 £	
Business premises renovation	740 £	745 £
Machinery and plant – super-deduction	741 £	742 £
Machinery and plant – special rate allowance	743 £	744 £
Other allowances and charges	750 £	755 £
	Capital allowances	**Disposal value**
Electric charge-points	737 £	738 £
Enterprise zones	746 £	747 £
Zero emissions goods vehicles	748 £	749 £
Zero emissions cars	751 £	752 £

Qualifying expenditure

760	Machinery and plant on which first year allowance is claimed	£ .00
765	Designated environmentally friendly machinery and plant	£ .00
770	Machinery and plant on long-life assets and integral features	£ .00
771	Structures and buildings	£ .00
772	Machinery and plant – super-deduction	£ .00
773	Machinery and plant – special rate allowance	£ .00
775	Other machinery and plant	£ .00

Losses, deficits and excess amounts

Amount arising

	Amount	Maximum available for surrender as group relief
Losses of trades carried on wholly or partly in the UK	780 £	785 £
Losses of trades carried on wholly outside the UK	790 £	
Non-trade deficits on loan relationships and derivative contracts	795 £	800 £
UK property business losses	805 £	810 £
Overseas property business losses	815 £	
Losses from miscellaneous transactions	820 £	
Capital losses	825 £	
Non-trading losses on intangible fixed assets	830 £	835 £

Excess amounts

	Amount	Maximum available for surrender as group relief
Non-trade capital allowances		840 £
Qualifying donations		845 £
Management expenses	850 £	855 £

Northern Ireland information

856	Amount of group relief claimed which relates to NI trading losses used against rest of UK/mainstream profits	£ . 0 0
857	Amount of group relief claimed which relates to NI trading losses used against NI trading profits	£ . 0 0
858	Amount of group relief claimed which relates to rest of UK/mainstream losses used against NI trading profits	£ . 0 0

Overpayments and repayments

Small repayments

860 Do not repay sums of £ . 0 0 or less.

Read the overpayments and repayments section of the Company Tax Return Guide for specific guidance on when and how to make an entry in this box.

Repayments for the period covered by this return

865	Repayment of Corporation Tax	£ .
870	Repayment of Income Tax	£ .
875	Payable Research and Development tax credit	£ .
880	Payable Research and Development expenditure credit	£ .
885	Payable creative tax credit	£ .
890	Payable land remediation or life assurance company tax credit	£ .
895	Payable capital allowances first-year tax credit	£ .

Surrender of tax refund within group

Including surrenders under the Instalment Payments Regulations

900 The following amount is to be surrendered £ .

Put an 'X' in the appropriate boxes below

the joint Notice is attached 905

or

will follow 910

915 Please stop repayment of the following amount until we send you the Notice £ .

Bank details (for a person to whom a repayment is to be made)

920 **Name of bank or building society**

925 **Branch sort code**

930 **Account number**

935 **Name of account**

940 **Building society reference**

Payments to a person other than the company

945 **Complete the authority below if you want the repayment to be made to a person other than the company**
I, as (enter status - for example, company secretary, treasurer, liquidator or authorised agent)

950 **of** (enter company name)

955 **authorise** (enter name)

960 **of address** (enter address)

965 **Nominee reference**

to receive payment on company's behalf

970 **Name**

Declaration

Declaration
I declare that the information I have given on this Company Tax Return and any supplementary pages is correct and complete to the best of my knowledge and belief.

I understand that giving false information in the return, or concealing any part of the company's profits or tax payable, can lead to both the company and me being prosecuted.

975 **Name**

M GOULD M.A.Gould
M.A.Gould (Jan 23, 2023 10:32 GMT)

980 **Date** DD MM YYYY

Jan 23, 2023

985 **Status**

DIRECTOR

Company Tax Return – supplementary page

Charities and Community Amateur Sports Clubs (CASCs)

CT600E (2015) Version 3 for accounting periods starting on or after 1 April 2015

Guidance

Guidance about when and how to complete this supplementary page can be found in the CT600 Guide.

For further information read *What supplementary pages do I need to complete and include as part of the Company Tax Return?* to find out what supplementary pages you need to complete.

Also, read the *Important points about all supplementary pages* and *CT600E - Charities and Community Amateur Sports Clubs (CASCs)* for further guidance about completing this supplementary page.

Company information

E1	**Company name (name of charity or CASC)**	Home-Start Kernow
E2	**Tax reference**	5 2 1 0 5 2 5 2 3 6

Period covered by this supplementary page (cannot exceed 12 months)

E3	**from** *DD MM YYYY*	0 1 0 4 2 0 2 1
E4	**to** *DD MM YYYY*	3 1 0 3 2 0 2 2

Claims to exemption (this section should be completed in all cases)

	Charity/CASC repayment reference	E5
	Charity Commission registration number, or OSCR number (if applicable)	E10 1159948

Put an 'X' in the relevant box if during the period covered by these supplementary pages:

	The company was a charity/CASC and is claiming exemption from all tax on all or part of its income and gains *(Also put an 'X' in box E15 if the company was a charity/CASC but had no income or gains in the period)*	E15 X
	All income and gains are exempt from tax and have been, or will be, applied for charitable or qualifying purposes only	E20 X
	Some of the income and gains may not be exempt or have not been applied for charitable or qualifying purposes only, and I have completed form CT600	E25

I claim exemption from tax

	Name	E30 M GOULD M.A.Gould M.A.Gould (Jan 23, 2023 10:32 GMT)
	Status	E35 DIRECTOR
	Date *DD MM YYYY*	E40 Jan 23, 2023

Repayments

To make a repayment claim for the period covered by these supplementary pages, please register and enrol to use the Charities Online service. See CT600 guide for further information.

Put an 'X' in the box if during the period covered by these supplementary pages you have over claimed tax. E45

Information required

Enter details of any income received from the following sources, claimed as exempt from tax in the hands of the charity/CASC. Enter the figure included in the charity's/CASC'S accounts for the period covered by this return.

Non-exempt amounts should be entered on form CT600 in the appropriate boxes.

Type of income	Amount
Enter total turnover from exempt charitable trading activities	E50 £ 3900030.00
Investment income – exclude any amounts included on form CT600	E55 £ .00
UK land and buildings – exclude any amounts included on form CT600	E60 £ .00
Gift Aid – exclude any amounts included on form CT600	E65 £ .00
From other charities – exclude any amounts included on form CT600	E70 £ .00
Gifts of shares or securities received	E75 £ .00
Gifts of real property received	E80 £ .00
Other sources (not included above)	E85 £ .00
Total of boxes E50 to E85	E90 £ 3900030.00

Enter details of expenditure as shown in the charity's/CASC's accounts for the period covered by these supplementary pages

Type of expenditure	Amount
Trading costs in relation to exempt charitable activities (in box E50)	E95 £ 2431360.00
UK land and buildings costs in relation to exempt charitable activities (in box E60)	E100 £ .00
All general administration/governance costs	E105 £ .00
All grants and donations made within the UK	E110 £ .00
All grants and donations made outside the UK	E115 £ .00
Other expenditure not included above, or not used in calculating figures entered on the form CT600	E120 £ .00
Total of boxes E95 to E120	E125 £ 2431360.00

Information required

Charity/CASC assets

	Disposals in period (total consideration received)	Held at the end of the period (use accounts figures)
Tangible fixed assets	E130 £	E135 £ 4154
UK investments (excluding controlled companies)	E140 £	E145 £
Shares in, and loans to, controlled companies	E150 £	E155 £
Overseas investments	E160 £	E165 £
Loans and non-trade debtors		E170 £
Other current assets		E175 £ 269692
Qualifying investments and loans *Applies to charities only. See CT600 Guide*		E180
Value of any non-qualifying investments and loans *Applies to charities only. See CT600 Guide*		E185 £
Number of subsidiary or associated companies the charity controls at the end of the period. Exclude companies that were dormant throughout the period		E190

HOME-START KERNOW

England & Wales - Charity number 1159948

Accounts

Charity Registration No. 1159948

Company Registration No. 09335452 (England and Wales)

HOME-START KERNOW

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

HOME-START KERNOW

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Gould	
	J M Scrimgeour	(Appointed 10 April 2020)
	P J Thornton	(Appointed 13 October 2020)
	W D Trotter	(Appointed 5 June 2020)
	J Law	(Appointed 18 November 2020)
	R W Clarke	(Appointed 27 November 2020)
Charity number	1159948	
Company number	09335452	
Registered office	Gweal-an-Top, Old School School Lane Redruth Cornwall TR15 2ER	
Independent examiner	Matthew Webb Azets Audit Services Unit A, Woodlands Court Truro Business Park Truro Cornwall TR4 9NH	
Bankers	HSBC 17 Boscawen Street Truro Cornwall United Kingdom TR1 2QZ	

HOME-START KERNOW

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HOME-START KERNOW

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)".

Objectives and activities
Home-Start believes that children need a happy and secure childhood and that parents play the key role in giving their children a good start in life and helping them achieve full potential.

We also believe that the best people to help parents are other parents, who have themselves experience of bringing up children and are able to provide the kind of support that only another parent who has 'been there' can.

Our service is provided by trained and supported volunteers who give flexible, confidential support to families in their own homes specific to their individual needs. Volunteers help by:

- Visiting families at home once a week for as long as the family needs them
- Working with groups to provide safe, non-judgemental support
- Offering emotional support to help parents find ways of coping
- Playing with children, listening, reading, having fun together
- Providing practical help, with budgeting, shopping, cooking, getting to appointments
- Encouraging parents to get out and about
- Helping parents access advice and local resources

Public Benefit
The Trustees confirm that they have complied with their duties to have due regard to the Charity Commission's general guidance on public benefit. References have been made in this report as to how public benefit has been promoted through the support provided to families.

Volunteers
Home-Start Kernow's success depends on very many people, in particular we would like to express our sincere thanks to all of our home visiting volunteers, too many to mention all by name, whose contribution means that we have been able to support families in need in Cornwall.

We also appreciate the generosity and support given by many individuals who have helped in many ways including donating toys, clothing, baby equipment, and raising funds by donating items for recycling, attending table-top and car boot sales, in-store collections and much more. Your support enables us to help local families, thank you

Achievements and performance

Introduction

The main themes for this year were the covid-19 pandemic and our 20th Anniversary of supporting families in Cornwall.

At the start of this year, we had experienced moving to home working, halting face to face visiting, and learning to use digital methods of communication. Many of our volunteers and staff had to shield because of health conditions and this meant that we had to support families in many new ways. We overcame many challenges and moved over to digital working to ensure it was business as much as usual in the circumstances. We developed activity packs for families to support play and parental interaction, we trained volunteers digitally, and held training, meetings and groups using Zoom, Microsoft teams and social media to communicate. We set up a new website with help from Mark Wingrove and developed interactive materials and information for families to access from the website.

Our business development manager left in the summer of this year and in the interim, we were supported by an experienced trustee - Sue Kent from another scheme in the North of England. She supported the whole team and helped with recruitment of new staff-even coming to Cornwall to support with recruitment. Her support was invaluable, and we learned a lot from her. With Sue's help we recruited a brand-new Scheme Manager and Coordinator West to complement the existing team. We built a new board of trustees with exceptional skills and knowledge including a safeguarding expert and early years worker from a partner charity, an accountant, a former Save The Children Policy Advisor, an executive from ICI, and a schoolteacher with experience of charity work across the world. We also continued to recruit volunteers for a range of roles within the scheme, including group work, home visiting, fundraising and trustee support.

Our families were supported by telephone, text, email, post and our online groups. We developed our groups provision to include more specific groups of people and address specific needs. We ran baby, toddler, twins and multiples groups. Our groups coordinators adapted brilliantly to this new method of support and made the sessions fun, interesting and educational. We were selected as a key partner for BBC Tiny Happy people and introduced these materials into our groups. Our groups engagement worker, produced great activity packs, and activities and spent time putting these together and posting them out to families monthly to provide much needed light relief for parents during lockdown.

Our home visiting coordinators and volunteers took on additional families to ensure that we could support more people in need. Their dedication and commitment were fantastic and ensured that we fulfilled the need of as many families as we could during an exceedingly challenging time.

We utilised the skills of one of our volunteers who came to work for us as a freelance social media assistant, Jane increased our social media reach, supported the operational team with getting relevant information out to volunteers and families and supported the trustees with making decisions about service information and communication.

Towards the end of the year, the scheme manager and the operational team worked on development of our service delivery to review how we deliver and to look at ways of streamlining our service and reaching more families. We learned during covid 19 how to support families digitally and the impact of that support on our families. The families were unanimous in wanting to see a variety of support methods and together with our extended group offer, we learned that we could adapt and develop our service more effectively for the needs of the families.

We supported 147 children in 124 Families, we trained 17 new volunteers.

Funding
We like many other charities found ourselves struggling for funding because of the changes imposed by the pandemic and the shift in funding towards partnerships and collaboration. Our new scheme manager with a background in health visiting, midwifery, and social care, immediately began working on partnerships with local authority, third sector partners and the NHS to maximise our opportunities and to promote the service that we deliver so well. She worked on funding bids to many grants and funds who support organisations such as ours. She further developed a funding strategy based on diversification that we knew we needed to achieve. She put this into action and began to work on corporate support development. We received funding from Pears DCMS for staff development and implemented some sessions around Mindful communication and strategy implementation which built relationships and incorporated a full team input into taking the service forwards.

We achieved grants from Big Lottery, Barratt Homes, Womens fund, Build back better, HSUK Christmas fund, COVID 19 Response fund, Southwest Water, Henry Smith, Pears DCMS, Home -Start UK, John Lewis-Give a little love.

Debbie launched the Cascade of Kindness fundraising campaign and Duncan, one of our trustees launched the Text Pasty Campaign. Both of which brought in much needed funds. Debbie dressed as a pirate and slept in her pirate ship, Jan....slept in a greenhouse as part of Max's big sleep out, I walked around my village dressed as a pancake and many other volunteers raised money too. Debbie Jory raised money from donated goods outside her house. We put the fun in FUNdraising.

We were fortunate to have donations of outdoor toys for our groups sessions from KICK outdoor, Face masks from Blooming marvellous, Book start packs, and Sock Creature craft kits from www.sockcreatures.co.uk. We are very grateful to these organisations for supporting our families in this way.

We also donated items we could not use to the Christmas families CIC and other charitable organisations' Bags to School collections.

Thanks
I would like to personally thank the many people and organisations who support our work and without whom we could not do what we do.

Thank you to our funders, The Big Lottery, Barratt Homes, Womens fund, Build back better, HSUK Christmas fund, COVID 19 Response fund, South West Water, Henry Smith, Pears DCMS, Home-Start UK, John Lewis-Give a little love and all the individual donors who finance our work, our wonderful volunteers /trustees who donate their time and skills to supporting families, groups and fundraising, Rachel Petrie for supporting/writing funding applications, Mark Wingrove for rebuilding our website so well, Sue Kent for supporting us through a very difficult time and going the extra mile quite literally, Lesley Barron for her fantastic support over the last year, and finally our dedicated and creative staff team. We could not do what we do without you.....

Thank you

Michelle Gould
Chair of Trustees

Financial review
Financial position

The following funds were brought forward from the previous year:

Unrestricted Funds	£30,304
Restricted Funds	£56,287
Total	**£86,591**

The main sources of income (restricted funds) for 2020/21 were:

Big Lottery Fund	£120,049
Trust and foundations	£34,174
Total	**£154,223**

Additional unrestricted income for the year received was:

Donations - HSK Vols/Trustees	£3,982
Trust and foundations	£41,538
Bank Interest	£9
Total	**£45,529**

Total Income and Expenditure within the financial year was:

Total Income	£199,752
Expenditure	£169,999
Depreciation of Assets	£2,214
TOTAL EXPENDITURE	£172,213
Balance of funds at 31 March 2021	**£114,130**

Funds carried forward at the end of the year were:

Unrestricted Funds	£66,649
Restricted Funds	£47,481
Balance of funds at 31 March 2021	**£114,130**

Reserves Policy
The trustees have set a reserves policy which requires:

a) reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty
b) a proportion of reserves are maintained in a readily realisable form.

The calculation of the required level of reserves is an integral part of the scheme's planning, budget and forecast cycle and takes into account:

- risks associated with each stream of income and expenditure being different from that budgeted
- planned activity level
- organisation's commitments.

Having considered the risk, activity and commitments of the organisation, the trustees have agreed that the scheme needs to retain a level of reserves of between 3 and 6 months running costs, this does not include restricted fund expenditure which is supported by the allocated funds received.

At 31 March 2021 the charity had unrestricted reserves of £66,649, which falls within the target level. Continuing efforts are being made to maintain this level through new sources of funding, as well as seeking efficiencies to reduce the ongoing running costs in the charity.

Structure, governance and management

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

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M Gould	
J M Scrimgeour	(Appointed 10 April 2020)
P J Thornton	(Appointed 13 October 2020)
W D Trotter	(Appointed 5 June 2020)
F J McGee	(Resigned 24 November 2020)
C R Walker	(Resigned 19 November 2020)
J Law	(Appointed 18 November 2020)
R W Clarke	(Appointed 27 November 2020)

Recruitment and appointment of new trustees

In addition to all the volunteer family visitors Home-Start Kernow also needs to recruit volunteer trustees. A passion for supporting families and an ability to think strategically are important. The trustees' role is to steer the organisation and maintain good governance. Our appointment process follows the advice from the Charity Commission and Home-Start UK (to whom we are affiliated). Home-Start Kernow has its own independent management board as a registered charity and company limited by guarantee but we are supported by the national organisation who provide policies and guidance. New trustees receive induction from the chair and have access to a wide range of information from the Home-Start UK intranet. We advertise vacancies in the local media and more information can be found on our website.

The trustees' report was approved by the Board of Trustees.

M.Agould
M.Agould (Sep 21, 2021 10:34 GMT+1)
.....

M Gould
Trustee
Dated: Sep 21, 2021

HOME-START KERNOW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Home-Start Kernow for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

HOME-START KERNOW

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START KERNOW

I report to the trustees on my examination of the financial statements of Home-Start Kernow (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Matthew Webb

Matthew Webb (Sep 22, 2021 13:15 GMT+1)

Matthew Webb

Azets Audit Services
Unit A, Woodlands Court
Truro Business Park
Truro
Cornwall
TR4 9NH

Dated: Sep 22, 2021

HOME-START KERNOW

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	**2**	3,982	-	3,982	571	750	1,321
Charitable activities	**3**	41,538	154,223	195,761	-	169,971	169,971
Other trading activities	**4**	-	-	-	2,871	-	2,871
Investments	**5**	9	-	9	180	-	180
Total income		45,529	154,223	199,752	3,622	170,721	174,343
Expenditure on:							
Charitable activities	**6**	9,184	163,029	172,213	2,214	206,046	208,260
Net income/(expenditure) for the year/ Net movement in funds		36,345	(8,806)	27,539	1,408	(35,325)	(33,917)
Fund balances at 1 April 2020		30,304	56,287	86,591	28,896	91,612	120,508
Fund balances at 31 March 2021		66,649	47,481	114,130	30,304	56,287	86,591

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

HOME-START KERNOW

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**10**		4,222		6,436
Current assets					
Debtors	**11**	180		147	
Cash at bank and in hand		126,656		91,071	
		126,836		91,218	
Creditors: amounts falling due within one year	**12**	(16,928)		(11,063)	
Net current assets			109,908		80,155
Total assets less current liabilities			114,130		86,591
Income funds					
Restricted funds	**13**		47,481		56,287
Unrestricted funds			66,649		30,304
			114,130		86,591

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on Sep 21, 2021

M.Agould

M.Agould (Sep 21, 2021 10:34 GMT+1)

M Gould

Trustee

Company Registration No. 09335452

1 Accounting policies

Charity information

Home-Start Kernow is a private company limited by guarantee incorporated in England and Wales. The registered office is Gweal-an-Top, Old School, School Lane, Redruth, Cornwall, TR15 2ER.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making their assessment, the directors have considered the impact the COVID-19 pandemic on the charity's ability to continue as a going concern. There are no material uncertainties which may create significant doubt over the charity's ability to continue as a going concern.

1.3 Charitable funds

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

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

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

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

1.4 Income

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs and borrowing costs capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

The recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset (or cash generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2021	2020	2020	2020
	£	£	£	£
Donations and gifts	3,982	571	750	1,321

3 Charitable activities

	Charitable activities 2021	**Charitable activities 2020**
	£	**£**
Performance related grants	195,761	169,971
Analysis by fund		
Unrestricted funds	41,538	-
Restricted funds	154,223	169,971
	195,761	169,971

4 Other trading activities

	Total	Unrestricted funds
	2021	2020
	£	£
Fundraising events	-	2,871

5 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	9	180

6 Charitable activities

	Charitable activities 2021 £	Charitable activities 2020 £
Staff costs	112,175	129,604
Depreciation and impairment	2,214	2,214
Insurance	908	852
Telephone	6,693	3,335
Postage and stationery	600	745
Advertising	3,767	3,919
Outsourced resources	8,367	1,355
Co-ordinator expenses	2,003	14,197
Volunteer expenses	956	11,074
Training	5,377	3,953
Recruitment	-	123
Affiliation fee	3,138	3,951
Office costs	9,604	11,303
Group activities	616	2,116
Evaluation	2,504	1,252
Research and development	-	650
Building capabilities	4,014	9,782
Other charitable expenditure	829	-
	163,765	200,425
Share of governance costs (see note 7)	8,448	7,835
	172,213	208,260
Analysis by fund		
Unrestricted funds	9,184	2,214
Restricted funds	163,029	206,046
	172,213	208,260

7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Azets: Independent Examination	-	1,540	1,540	-	800	800
Azets: Preparation of accounts	-	1,528	1,528	-	800	800
Legal and professional	-	888	888	-	823	823
Bookkeeping fees	-	4,492	4,492	-	5,412	5,412
	-	8,448	8,448	-	7,835	7,835
Analysed between						
Charitable activities	-	8,448	8,448	-	7,835	7,835

8 Trustees

During the year, the following expenses were reimbursed or paid on behalf of Trustees:

M Gould - £1,051 (2020: £663)

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Employees	5	6

Employment costs	2021 £	2020 £
Wages and salaries	105,292	119,406
Social security costs	3,796	6,628
Other pension costs	3,087	3,570
	112,175	129,604

There were no employees whose annual remuneration was £60,000 or more.

10 Tangible fixed assets

	Plant and equipment
	£
Cost	
At 1 April 2020	10,651
At 31 March 2021	10,651
Depreciation and impairment	
At 1 April 2020	4,215
Depreciation charged in the year	2,214
At 31 March 2021	6,429
Carrying amount	
At 31 March 2021	4,222
At 31 March 2020	6,436

11 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Prepayments and accrued income	180	147

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	2,524	2,035
Trade creditors	11,167	5,821
Other creditors	745	1,607
Accruals and deferred income	2,492	1,600
	16,928	11,063

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£
Big Lottery Fund	91,286	159,971	(206,046)	45,211	120,049	(128,094)	37,166
Trusts & Foundations	326	750	-	1,076	34,174	(34,935)	315
Garfield Weston	-	10,000	-	10,000	-	-	10,000
	91,612	170,721	(206,046)	56,287	154,223	(163,029)	47,481

14 Analysis of net assets between funds

	Unrestricted funds 2021	Restricted funds 2021	Total 2021	Unrestricted funds 2020	Restricted funds 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	4,222	-	4,222	6,436	-	6,436
Current assets/ (liabilities)	62,013	47,895	109,908	23,868	56,287	80,155
	66,235	47,895	114,130	30,304	56,287	86,591

15 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021	2020
	£	£
Aggregate compensation	16,675	27,581

There were no other disclosable related party transactions during the year (2020 - none).