

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**

<b>Charity name</b>	Home Start Kernow	
<b>Charity registration number</b>	1159948	
<b>Company registration number</b>	9335452	
	Registered in England & Wales	
<b>Registered office</b>	Bodmin Family Hub 83 Fore Street Bodmin Cornwall PL31	
<b>Trustees</b>	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	
<b>Key management personnel</b>	J Scrimgeour	Chief Executive
<b>Bankers</b>	Barclays Bank 14 King St Truro Cornwall TR1 2RB	
<b>Independent Examiner</b>	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 diversify 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.

# **Home Start Kernow**

## **Trustees' Report**

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 areas, 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.

# **Home Start Kernow**

## **Trustees' Report**

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.



# **Home Start Kernow**

## **Trustees' Report**

### **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

# Home Start Kernow

## Trustees' Report

### 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:



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.



.....  
Andrew Harry, Chartered General Management Accountant  
Cornwall Community Accountancy Service  
The Elms, 61 Green Lane,  
Redruth, Cornwall TR15 1LS

21 November 2025

.....  
Date:

# Home Start Kernow

## Statement of Financial Activities

for the year ended 31 March 2025

		Unrestricted	Restricted		Prior year
	Note	funds	income	Total funds	funds
		2025	2025	2025	2024
		£	£	£	£
<b>Income and endowments from:</b>					
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
<b>Total</b>		<b>390,119</b>	<b>137,595</b>	<b>527,714</b>	<b>415,883</b>
<b>Expenditure on:</b>					
Charitable activities	7	295,457	138,186	433,643	347,445
<b>Total</b>		<b>295,457</b>	<b>138,186</b>	<b>433,643</b>	<b>347,445</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>		<b>94,662</b>	<b>(591)</b>	<b>94,071</b>	<b>68,438</b>
<b>Net income/(expenditure)</b>		<b>94,662</b>	<b>(591)</b>	<b>94,071</b>	<b>68,438</b>
Transfers between funds		(7,012)	7,012	-	-
Other gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>87,650</b>	<b>6,421</b>	<b>94,071</b>	<b>68,438</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		153,649	51,423	205,072	136,634
<b>Total funds carried forward</b>		<b>241,299</b>	<b>57,844</b>	<b>299,143</b>	<b>205,072</b>

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**

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

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

# **Home Start Kernow**

## **Notes to the Accounts**

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.

# **Home Start Kernow**

## **Notes to the Accounts**

### **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.



# Home Start Kernow

## Notes to the Accounts

### 3 Statement of Financial Activities - prior year

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

### 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
	<u>4,945</u>	<u>375</u>	<u>5,320</u>	<u>1,966</u>

# 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 £
<b><i>Grant Income:</i></b>				
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
<b><i>Primary Purpose Trading:</i></b>				
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
<b>Contractual income from government or public authorities</b>				
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	-
	<u>382,325</u>	<u>137,220</u>	<u>519,545</u>	<u>412,642</u>

# 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
	<u>2,849</u>	<u>-</u>	<u>2,849</u>	<u>1,275</u>

### 7 Expenditure on charitable activities

	Unrestricted	Restricted	Total	Prior year
			2025	2024
	£	£	£	£
<b>Direct costs</b>				
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
	<u>8,229</u>	<u>10,463</u>	<u>18,692</u>	<u>24,778</u>
<b>Support costs</b>				
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	<u>283,721</u>	<u>126,093</u>	<u>409,814</u>	<u>318,087</u>
<b>Governance Costs</b>				
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	<u>3,507</u>	<u>1,630</u>	<u>5,137</u>	<u>4,580</u>
<b>Total Charitable Expenditure</b>	<u>295,457</u>	<u>138,186</u>	<u>433,643</u>	<u>347,445</u>

# Home Start Kernow

## Notes to the Accounts

### 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
	<u>351,068</u>	<u>271,737</u>

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

# Home Start Kernow

## Notes to the Accounts

### 11 Tangible fixed assets

	Plant and equipment	Total
	£	£
<b>Cost</b>		
As at 1 April 2024	13,736	13,736
Additions	1,716	1,716
As at 31 March 2025	15,452	15,452
<b>Depreciation</b>		
As at 1 April 2024	12,265	12,265
Charge for the year	771	771
As at 31 March 2025	13,036	13,036
<b>Net Book Value</b>		
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
	£	£	£	£	£
<b>Restricted Funds</b>					
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 Ctr	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	-
	<u>51,423</u>	<u>137,595</u>	<u>(138,186)</u>	<u>7,012</u>	<u>57,844</u>
<b>General Funds</b>					
Unrestricted funds	153,649	390,119	(295,457)	(7,012)	241,299
<b>Designated funds</b>					
Total Unrestricted funds	<u>153,649</u>	<u>390,119</u>	<u>(295,457)</u>	<u>(7,012)</u>	<u>241,299</u>
Total funds	<u>205,072</u>	<u>527,714</u>	<u>(433,643)</u>	<u>-</u>	<u>299,143</u>

### 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	<u>241,299</u>	<u>57,844</u>	<u>299,143</u>	<u>205,072</u>