

Registered Charity No: 1185280

HOME-START SOUTH WARWICKSHIRE

(A Charitable Incorporated Organisation)



Annual Report and Financial Statements For

the year ended

30 September 2025

HOME-START SOUTH WARWICKSHIRE

(A Charitable Incorporated Organisation)

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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HOME-START SOUTH WARWICKSHIRE

(A Charitable Incorporated Organisation)

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

The Trustees of Home-Start South Warwickshire present their report and financial statements for the period ended 30 September 2025.

Reference and Administrative Information

Charity name:	Home-Start South Warwickshire
Charity registration no.:	1185280
Principal office address:	St Peters Church Centre Church Street Wellesbourne Warwick CV35 9LS
Board of Trustees:	Selina Kermode – Chair Max Helmore - Treasurer Kelly-Anne Mogano Rennie Boreham Rachael White Susan Carr Eloise Fortat – appointed 1/4/2025 Jessica Woodward – appointed 9/4/2025; resigned 2/9/2025 Lawrence Pontefract – resigned 4/11/2024 Alexandra Anderson – resigned 6/1/2025
Independent Examiner:	Stephanie J Beeston-Clarke FCCA Beeston-Clarke Accountants Limited <i>Chartered Certified Accountants</i> 92 Gladstone Street Winsford Cheshire CW7 4AZ
Bank:	Barclays Bank Milton Keynes 2 Leicestershire LE87 2BB

**ANNUAL REPORT AND FINANCIAL STATEMENTS
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STRUCTURE, GOVERNANCE AND MANAGEMENT

The role of the operations team is to work alongside the trustees to manage and administer the work of the charity according to agreed policies and procedures. The staff recruit, train, support and supervise the team of home visiting volunteers, receive referrals, assess needs, match volunteers, monitor and evaluate work with our families, develop and facilitate support through family groups, and liaise with referrers and other agencies working with children and their families.

The whole staff team works together to provide a quality service to families, volunteers, and referrers; positively promote HSSW throughout South Warwickshire; contribute to local strategies for the support of children and their families and work in partnership with all organisations with the interest of children and their families at their core.

OBJECTIVES AND ACTIVITIES

Home-Start South Warwickshire helps parents give their children the best possible start in life by responding to each family's individual needs through a combination of home-visiting support, group work and social events. We do this by recruiting and training volunteers, who are usually parents themselves, to visit families with young children to offer emotional support, practical help, and friendship.

The first years of life are when children develop attachments and emotional regulation, learn about relationships and social interaction, and develop life skills. Children who don't have secure relationships early in life are at greater risk of mental health problems, education difficulties and poor relationships. Our volunteers are at the core of our work. When a trained volunteer commits to giving two hours of help each week, they provide consistent, long term practical and emotional support where children and parents are given the opportunity to express their feelings in a safe environment, by using active listening and compassion focused skills. When individual family members feel listened to, they are better able to support each other. The volunteers also model positive parenting behaviour, encouraging boundaries and routines and supporting the family to be part of their local community to foster a sense of belonging and reducing social isolation.

Home-Start South Warwickshire, through this home visiting service strives to empower families to enable them to raise their babies and children in a safe, positive, enjoyable way; contributing to a society that nurtures its youngest children to reach their fullest potential - to feel emotionally well, to have the essential skills to enable a good education and to have positive family relationships. Home-Start South Warwickshire has a proven, lasting and positive impact on the development of children and on the health and welfare of families.

Home-Start South Warwickshire has adopted policies on equality and diversity, safeguarding, confidentiality, complaints, GDPR and Data Protection as well as a range of defined practices designed to guide the organisation towards best practice. Home-Start South Warwickshire is affiliated to the national body Home-Start UK by a national agreement aimed to ensure a consistent and quality service. Home-Start UK provides information, advice, training and guidance on all aspects of management.

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ACHIEVEMENTS AND PERFORMANCE

CHAIR OF TRUSTEES REPORT

This year has been one of changing faces for our charity as we bade farewell to six members of staff and welcomed in 5 new members, all whilst continuing our mission to support families during some of the most challenging and transformative periods of their lives. Despite this and other ongoing challenges, including continued demand for our services and the pressures of funding, we have made remarkable strides in reaching and empowering more families.

Our new dedicated staff team has settled seamlessly and they, along with our devoted volunteers have supported families through a wide range of services, providing much-needed guidance, care, and encouragement during difficult times. This year, we reached 220 families, offering practical help and emotional support tailored to their individual needs.

Financial sustainability remains a priority, and thanks to the generosity of our funders, donors, and supporters, we have been able to continue providing these vital services.

As Chair of Trustees, I want to thank everyone involved in the charity's work over the past year—our staff, volunteers, funders, and my fellow Trustees. Your passion and dedication ensure that we can continue making a difference in the lives of families in our community.

Looking ahead, we are committed to ensuring the sustainability of our charity while continuing to respond to the evolving needs of families in our community. With your ongoing support, we can continue to create brighter futures for those who need us most.

Thank you for being part of our journey. Together, we are making a difference.

CHARITY OPERATIONS MANAGER'S REPORT

This year has seen the biggest changes since our conception in 2019, with the departure of our founders Marie Ashford who retired in March, and Mel Pritchard who left in October 2024 to focus on her private practice. We had another retirement and 3 others who left to pursue new projects. This has allowed us to recruit a new Finance Manager, two new Family Coordinators, one of whom also takes on running our Freedom Programme (for women who have experience of domestic abuse), a new Perinatal Group Facilitator and a new Peep Group Facilitator: Peep is a 6-week Learning Together initiative for children, aged 1-3yrs old, and their parents to understand how children's early learning can be encouraged through play. One of our existing Family Coordinators moved up to become our new Family Support Manager after I was appointed to the Operations Manager role. Whilst this seems like some major changes in a short space of time, it has created a strong Team with distinct roles and areas of expertise capable of continuing to offer all our services to struggling families across South Warwickshire.

The implementation of our new volunteer training, to include online modules followed by one full face-to-face Review Day, has seen our uptake of volunteers gently increase over the year as the time commitment is now more flexible and accessible.

Over the course of this year, we have supported 220 families, which is down 24% on last year but, given the six months of staff changeover, we are still very pleased to have continued to be able to support this number of local families.

Looking ahead to the coming year, we shall continue to maintain the high standard of volunteer training and

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resulting support we can offer to families 1:1. Our Peep, Perinatal and Freedom groups continue to grow in demand, so much so that from February, we shall be offering a 4th Perinatal Support Group for new mums in Stratford, and also piloting another Freedom group to run in Warwick.

As always, the work we do and the services we offer would not be possible without the time given selflessly by all our volunteers, the generous contributions of our donors and fundraisers, and the hard work of our Team. I thank you all for your continued belief in and support of our aims and mission to empower parents and help give children the best start in life at a time when they need us most.

FUTURE PLANS

Looking ahead, our vision now is to build on this foundation by ensuring the long-term sustainability of our services whilst also exploring our possible expansion into North Warwickshire.

We aim to continue evolving in response to the diverse needs of the families we serve, fostering resilience, well-being, and community connection. As we grow, we envision deeper partnerships, greater inclusivity, and an even stronger impact—helping families thrive and creating lasting, positive change across our wider community.

I would like to take this opportunity to express my sincerest thanks to everyone who makes our work possible: our dedicated staff, our compassionate volunteers, our committed board of trustees, and our many generous donors and supporters. Each of you plays a vital role in our mission to support and empower families. Thank you for your ongoing support and belief in our work. I look forward to all that we will achieve together in the coming year, knowing that with your partnership, we are making a real difference in the lives of families who need it most.

PUBLIC BENEFIT

In setting our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a Charity (PB2)'.

FINANCIAL REVIEW

TREASURERS REPORT

I am pleased to once again present the treasurer's report for Home-Start South Warwickshire, marking our sixth successive year as a charity. Over that time, we have grown from a small initiative to a cornerstone of community support for families across South Warwickshire. This milestone provides an opportunity to reflect on our achievements while looking forward to the future with optimism and confidence.

The charity continues to maintain a sound financial position. Total income for the year increased by just under 6% to £215,169 (from £203,202 in 2023/24), which was a great achievement considering the very competitive fundraising environment and staffing changes during the year. Whilst our income has come from a combination of grants, donations, and fundraising activities, the majority (82%) came from grants and donations. This proportion was slightly down on last year (86%).

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We are again extremely grateful to our funders for the continued confidence that they place in us to deliver our much-needed services, in particular the continued support from our local County Councillors and Town Trusts, The National Lottery Community Fund, The Henry Smith Charity, The William Cadbury Charitable Trust, The Edward Cadbury Trust, The Michael Marsh Charitable Trust, Stella Symons Trust and other regular local funders. We also thank the charity of Thomas Oken and Nicolas Eyffler and the Garfield Weston Foundation for their generous multi-year funding, and are grateful for the Warmth Expansion Grant awarded to us by Cadent Gas through Home-Start UK, with their provision of slow cookers, CO alarms and useful energy saving advice that we were able to give our families.

The bi-annual 'Sparkle Ball' took place in March 2025 and was once again fantastically organised and hosted by a committee of dedicated volunteers led by Kate Melly and Alex Anderson. It raised over £31,000.

We have also secured 2 places at the London Marathon in 2026 to 2028 and received some early sponsorship for the 2026 event.

Total expenditure for the year was £174,337 (2023/24 £226,801), so a decrease of 23% compared to 2023/24, and almost £16k under our expected budget. Our spending continues to be focused on delivering high-quality services to families in need, whilst maintaining tight control of costs.

We continue to monitor our costs carefully to ensure that the maximum possible proportion of our resources is directed towards delivering the necessary support to families. The increase in income and reduction in our costs has enabled us to report a surplus for the year.

We ended the year with a surplus of £40,832.

RESERVES POLICY

At the end of the financial year, we held general funds of £93,486, sufficient to cover 6 months of expected operational costs. This is as per the 6-month target in our reserves policy, which aims to ensure financial stability in the face of future uncertainties.

In conclusion, whilst Home-Start South Warwickshire remains in a strong financial position moving into the next financial year we must not be complacent. Our funding strategy and the ability to manage our resources prudently will ensure that we can continue to provide invaluable support to local families. I would like to thank our funders, donors, and volunteers, as well as the staff team for their ongoing dedication and commitment.

RELATED PARTIES & TRUSTEE EXPENSES

None of the Trustees have been paid any remuneration or received any reimbursed expenses in their role as a Trustee in respect of the years ended 30 September 2025 and 30 September 2024.

None of the Trustees received other benefits as a worker/supplier for the charity in the year ended 30 September 2025 (2024: £nil).

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The mother-in-law of the charity's Treasurer was an elected local councillor until May 2025. In the prior financial year, the charity received a grant of £1,000 from a councillor-led funding scheme in which she had involvement. The grant was awarded in the normal course of the council's funding activities. The related trustee was not involved in the charity's decision to apply for or accept the funding.

GOING CONCERN

The Trustees have assessed the risk to the Charity in relation to going concern. At the time of approving the financial statements, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future, thus the going concern basis continues to remain appropriate.

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Trustees' responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 of the charity for that period.

In preparing those 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 2019 (FRS 102);
- 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.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees are responsible for keeping proper 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by the Trustees on... 22nd April 2026 ... and signed on its behalf by:

Selina Kermode

[Selina Kermode \(May 12, 2026 09:20:37 GMT+1\)](#)

Selina Kermode Chair
of Trustees

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

We report to the trustees on our examination of the accounts of the charity for the year ended 30 September 2025 which are set out on pages 11 to 15

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as required under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. that accounts do not accord with those records; or
3. that accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than the requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Stephanie J Beeston-Clarke FCCA
Beeston-Clarke Accountants Ltd
Chartered Certified Accountants
92 Gladstone Street
Winsford
Cheshire
CW7 7AZ

Dated: 12 May 2026

Home-Start South Warwickshire

Statement of Assets and Liabilities
as at
30 September 2025

	<u>30/09/2025</u>			<u>30/09/2024</u>		
	Unrestricted funds	Restricted funds	Total	Restated Unrestricted funds	Restated Restricted funds	Restated Total
	£	£	£	£	£	£
CASH FUNDS						
Cash at Bank & in Hand	93,486	30,727	124,213	61,419	21,962	83,381
Total Cash funds	93,486	30,727	124,213	61,419	21,962	83,381
ASSETS						
London Marathon Events	960	-	960	-	-	-
HSUK Annual Levy	-	1,575	1,575	-	-	-
Total Funds	94,446	32,302	126,748	61,419	21,962	83,381
LIABILITIES						
Transport costs	-	50	50	-	-	-
Contractors	-	-	-	21	427	448
Staff expenses	-	114	114	-	124	124
Volunteer expenses	-	119	119	-	328	328
Room Hire	-	-	-	-	1,080	1,080
Volunteer training & Development	-	-	-	-	5	5
Office costs	-	-	-	-	3	3
HSUK Annual Levy	-	-	-	4,480	-	4,480
Accountancy	1,050	-	1,050	1,200	-	1,200
Independent Examination	850	-	850	960	-	960
Total Liabilities	1,900	283	2,183	6,661	1,967	8,628

The receipts & payments accounts were approved by the Trustees on 22nd April 2026 and were signed on their behalf by:

Selina Kermode

[Selina Kermode \(May 12, 2026 09:20:37 GMT+1\)](#)

Selina Kermode
Chair of Trustees

Home-Start South Warwickshire

Notes to the Receipts & Payments Accounts
For the Year Ended
30 September 2025

1. Detailed Receipts & Payments Account

	<u>30/09/2025</u>			<u>30/09/2024</u>		
RECEIPTS	Unrestricted funds	Restricted funds	Total	Restated Unrestricted funds	Restated Restricted funds	Restated Total
	£	£	£	£	£	£
Donations	1,030	-	1,030	15,520	-	15,520
Gift Aid	178	-	178	89	-	89
Fundraising Income	38,030	-	38,030	27,469	-	27,469
Grants	43,000	132,809	175,809	10,500	149,497	159,997
Bank Interest Received	122	-	122	127	-	127
Total receipts	82,360	132,809	215,169	53,705	149,497	203,202
PAYMENTS						
<i>Fundraising costs</i>						
Fundraising	5,200	276	5,476	5,641	72	5,713
Marketing	326	84	410	355	114	469
	5,526	360	5,886	5,996	186	6,182
<i>Charitable activities</i>						
Salaries	39,141	98,998	138,139	48,986	124,925	173,911
Contractors	897	-	897	1,874	4,583	6,457
Payroll Costs	188	551	739	165	684	849
Staff Expenses	397	2,258	2,655	132	4,567	4,699
Staff Training & Development	297	2,198	2,495	442	1,010	1,452
Volunteer Expenses	25	2,319	2,344	224	2,488	2,712
Volunteer Recruitment, Training & Development	28	435	463	454	954	1,408
Recruitment Costs	385	330	715	8	-	8
Room Hire	-	1,140	1,140	-	1,867	1,867
Licence Fee	-	-	-	-	400	400
Management Fee	-	-	-	-	1,202	1,202
Direct Family Support	-	155	155	-	4,000	4,000
1:1 Counselling	-	-	-	54	3,427	3,481
Evaluation	208	386	594	208	830	1,038
Equipment	690	483	1,173	-	-	-
Resources & Materials	-	1,102	1,102	401	2,088	2,489
Premises - Rent	1,472	2,128	3,600	915	2,055	2,970
Insurance	-	859	859	684	400	1,084
IT - Software, Subscriptions & Costs	-	1,672	1,672	403	1,409	1,812
Printing, Postage & Stationery	47	435	482	196	579	775
Advertising	-	8	8	-	70	70
Telephone/Internet	86	1,019	1,105	36	540	576
Trustee Expenses	-	160	160	32	32	64
Bank Charges	137	164	301	109	46	155
	43,998	116,800	160,798	55,323	158,156	213,479
<i>Governance</i>						
Accountancy Fees	769	591	1,360	1,200	-	1,200
Independent Examination	-	800	800	498	942	1,440
Membership Fees	-	5,493	5,493	3,871	629	4,500
	769	6,884	7,653	5,569	1,571	7,140
Total payments	50,293	124,044	174,337	66,888	159,913	226,801
Net receipts/(payments)	32,067	8,765	40,832	(13,183)	(10,416)	(23,599)

Home-Start South Warwickshire

Notes to the Receipts & Payments Accounts for the year ended 30 September 2025

2. Funds analysis

Restricted funds	B/fwd 30/09/2024	Income	Expenditure	Transfers Between Funds	C/fwd 30/09/2025
National Lottery Community Fund	2,378	12,223	14,601	-	-
The Henry Smith Charity	7,887	52,500	41,394	-	18,993
George Cadbury Trust	5,961	-	5,961	-	-
Stratford Town Trust	(1,977)	1,977	-	-	-
Thomas Oken and Nicolas Eyffler Charitable Trust	(579)	35,815	37,032	-	(1,796)
Garfield Weston	3,398	10,000	10,272	-	3,126
IM Properties	1,084	-	1,084	-	-
Leamington Spa Town Trust	400	1,945	2,151	-	194
Saintbury Trust	-	3,000	1,897	-	1,103
STT Core	-	6,240	6,240	-	-
Michael Marsh Charitable Trust	-	2,000	-	-	2,000
WSP Foundation	-	2,500	-	-	2,500
WCC County Councillors Fund - Sarah Boad - Lillington East	400	-	400	-	-
WCC County Councillors Fund - James Norris - Alcester	403	682	403	-	682
WCC County Councillors Fund - Izzi Seccombe-Stour and the Vale	1,000	-	1,000	-	-
WCC County Councillors Fund - James Chilvers - Learn Brunswick	402	-	402	-	-
WCC County Councillors Fund - Jo Barker - Shipston	403	681	403	-	681
WCC County Councillors Fund - Andy Crump Southam	400	682	400	-	682
WCC County Councillors Fund - Penny O'Donnell - Wellesbourne	403	-	403	-	-
WCC County Councillors Fund - Chris Mills Kineton & Red Horse Division	-	682	-	-	682
WCC County Councillors Fund - Cliff Brown Bidford & Welford	-	682	-	-	682
WCC County Councillors Fund - Kate Rolfe Stratford South	-	400	-	-	400
WCC County Councillors Fund - Lorraine Grocott - Stratford North	-	400	-	-	400
WCC County Councillors Fund - Steve Albon - Stratford West	-	400	-	-	400
	21,962	132,807	124,043	-	30,727
Unrestricted funds	61,419	82,360	50,293	-	93,486
Total funds	83,381	215,167	174,336	-	124,213

3. Grants

National Lottery Community Fund, STT and the Henry Smith Charity have provided funds to contribute towards core costs

The grant from the George Cadbury Trust has funded the Group Co-ordinator post

Michael Marsh Charitable Trust has funded 3x PEEP sessions

WSP Foundation provided a grant for volunteer costs

Stratford Town Trust has provided funding for both core costs and for the Holistic Perinatal Programme

The Saintbury Trust grant has provided funds for 1:1 training and support

The grant from the Thomas Oken and Nicolas Eyffler Charitable Trust has been utilised to support families in Warwick

Garfield Weston have awarded a £30,000 grant over a 3 year period. This has been used to fund salaries

IM Properties - grant spent on PEEP salaries and resources

Leamington Spa Town Trust grant has contributed to the Lillington Postnatal Support Group

Warwickshire County Council Councillors Fund - grants have provided funds for a school readiness pilot project & the perinatal programme

Home-Start South Warwickshire

**Notes to the Receipts & Payments Accounts
for the year ended
30 September 2025**

4. Last year the charity changed the basis of accounting to Receipts and Payments from SORP accounting due to income reducing below the threshold for SORP accounts.