

REGISTERED COMPANY NUMBER: 05709942 (England and Wales)
REGISTERED CHARITY NUMBER: 1114030

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025
FOR
HOME-START KETTERING AREA**

**Bewers Turner & Co LLP
Chartered Accountants
Portland House
11-13 Station Road
Kettering
Northamptonshire
NN15 7HH**

HOME-START KETTERING AREA
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FOR THE YEAR ENDED 31ST MARCH 2025

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HOME-START KETTERING AREA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of 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).

Please visit the charity commissions website to see the full Trustees report.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start helps families with young children deal with whatever life throws at them. We support parents as they learn to cope, improve their confidence and build better lives for their children. The benefits of our support include improved health and well-being and better family relationships.

FINANCIAL REVIEW

Financial position

Income for this year was £86,879 which was an increase compared to 2023-24 and with total expenditure of £106,956, this results in net deficit for the year of £20,077.

Reserves policy

The Trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and agreed to set aside 6 months running costs at any one time to safeguard the Charity's service commitment in the event of delays in receipt of Grants or long term staff sickness. This figure has been agreed as £50,000 for the upcoming financial year, the figure may need to increase for future years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees ensure that the major risks to which Home-Start is exposed are reviewed and assessed and that systems are in place to mitigate those risks. The Trustees have agreed a risk assessment policy for which they have overall responsibility.

All key policies within the organisation are regularly reviewed and updated as appropriate to reflect any legislative changes and the latest developments and thinking in relation to best practice.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05709942 (England and Wales)

Registered Charity number

1114030

HOME-START KETTERING AREA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

Registered office

The Zone, William Knibb Centre
Montagu Street
Kettering
Northamptonshire
NN16 8AE

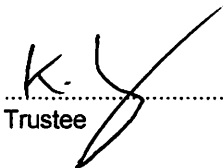
Trustees

C W Arthurs
Ms S L Stokes (resigned 5/7/2024)
K Wright
Ms R J Hurrell
K R Watts
Mrs R Wright
Ms B Leather
A Underwood (appointed 19/11/2024)

Company Secretary

Ms N L A Farrar-Hayton

Approved by order of the board of trustees on 11/07/25 and signed on its behalf by:


.....
Trustee

HOME-START KETTERING AREA

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025

| | Notes | Unrestricted fund £ | Restricted fund £ | 2025 Total funds £ | 2024 Total funds £ |
|------------------------------------|-------|---------------------------|-------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 37,647 | 47,230 | 84,877 | 111,399 |
| Investment income | 3 | 2,002 | - | 2,002 | 944 |
| Total | | <u>39,649</u> | <u>47,230</u> | <u>86,879</u> | <u>112,343</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Services provided | | 70,714 | 26,789 | 97,503 | 72,272 |
| Family Purchases | | 1,017 | 1,688 | 2,705 | 4,126 |
| Volunteer costs | | 2,178 | 4,570 | 6,748 | 3,872 |
| Total | | <u>73,909</u> | <u>33,047</u> | <u>106,956</u> | <u>80,270</u> |
| NET INCOME/(EXPENDITURE) | | | | | |
| Transfers between funds | 11 | (34,260) | 14,183 | (20,077) | 32,073 |
| | | <u>26,588</u> | <u>(26,588)</u> | - | - |
| Net movement in funds | | (7,672) | (12,405) | (20,077) | 32,073 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 59,792 | 59,319 | 119,111 | 87,038 |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>52,120</u></u> | <u><u>46,914</u></u> | <u><u>99,034</u></u> | <u><u>119,111</u></u> |

The notes form part of these financial statements

HOME-START KETTERING AREA

BALANCE SHEET 31ST MARCH 2025

| | Notes | Unrestricted fund £ | Restricted fund £ | 2025 Total funds £ | 2024 Total funds £ |
|--|-------|---------------------------|-------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 945 | 1,381 | 2,326 | 1,507 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 230 | - | 230 | - |
| Cash at bank and in hand | | 52,612 | 45,533 | 98,145 | 118,519 |
| | | <u>52,842</u> | <u>45,533</u> | <u>98,375</u> | <u>118,519</u> |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (1,667) | - | (1,667) | (915) |
| NET CURRENT ASSETS | | <u>51,175</u> | <u>45,533</u> | <u>96,708</u> | <u>117,604</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>52,120</u> | <u>46,914</u> | <u>99,034</u> | <u>119,111</u> |
| NET ASSETS | | <u>52,120</u> | <u>46,914</u> | <u>99,034</u> | <u>119,111</u> |
| FUNDS | | | | | |
| Unrestricted funds | 11 | | | 52,120 | 59,792 |
| Restricted funds | | | | 46,914 | 59,319 |
| TOTAL FUNDS | | | | <u>99,034</u> | <u>119,111</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

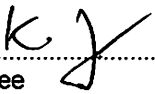
The notes form part of these financial statements

HOME-START KETTERING AREA

BALANCE SHEET - continued
31ST MARCH 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on11/01/25..... and were signed on its behalf by:

..........
Trustee

The notes form part of these financial statements

HOME-START KETTERING AREA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|-----------------------|---------------------------|
| Fixtures and fittings | - 20% on reducing balance |
| Computer equipment | - 20% on reducing balance |

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

HOME-START KETTERING AREA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2025

2. DONATIONS AND LEGACIES

| | 2025 | 2024 |
|-------------------------|--------|---------|
| | £ | £ |
| Fund raising activities | 10,722 | 50,302 |
| Donations | 21,454 | - |
| Gift aid | 1,971 | 2,752 |
| Grants | 50,730 | 58,345 |
| | 84,877 | 111,399 |

Grants received, included in the above, are as follows:

| | 2025 | 2024 |
|-----------------------------------|--------|--------|
| | £ | £ |
| Maud Elkington | - | 2,500 |
| Constance Travis | 2,000 | - |
| Faraway Childrens Charity | 620 | 555 |
| Kettering Town Council | 1,500 | 1,790 |
| Northants Community Aid | - | 2,000 |
| Stockburn Memorial Trust | 2,750 | 4,000 |
| Household Support Fund Grant 2024 | - | 5,000 |
| John Armitage Foundation | 25,000 | 25,000 |
| Michael Guest | 5,000 | 10,000 |
| North Northamptonshire Council | 8,360 | 5,500 |
| Poverty Hurts | - | 2,000 |
| Cadent | 4,500 | - |
| Groundworks | 1,000 | - |
| | 50,730 | 58,345 |

3. INVESTMENT INCOME

| | 2025 | 2024 |
|--------------------------|-------|------|
| | £ | £ |
| Deposit account interest | 2,002 | 944 |
| | 2,002 | 944 |

HOME-START KETTERING AREA

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | 2025 | 2024 |
|-----------------------------|-------------|-------------|
| | £ | £ |
| Depreciation - owned assets | <u>502</u> | <u>378</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

6. STAFF COSTS

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

| | 2025 | 2024 |
|------------|-------------|-------------|
| Support | 2 | 1 |
| Management | <u>1</u> | <u>1</u> |
| | <u>3</u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund | Restricted fund | Total funds |
|-----------------------------------|--------------------------|------------------------|--------------------|
| | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 53,054 | 58,345 | 111,399 |
| Investment income | <u>944</u> | <u>-</u> | <u>944</u> |
| Total | <u>53,998</u> | <u>58,345</u> | <u>112,343</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Services provided | 63,499 | 8,773 | 72,272 |
| Family Purchases | 322 | 3,804 | 4,126 |
| Volunteer costs | <u>1,615</u> | <u>2,257</u> | <u>3,872</u> |
| Total | <u>65,436</u> | <u>14,834</u> | <u>80,270</u> |

HOME-START KETTERING AREA

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

| 7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|--|--|-------------------------------------|------------------------------|
| NET INCOME/(EXPENDITURE) | (11,438) | 43,511 | 32,073 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 71,230 | 15,808 | 87,038 |
| TOTAL FUNDS CARRIED FORWARD | <u>59,792</u> | <u>59,319</u> | <u>119,111</u> |
| | | | |
| 8. TANGIBLE FIXED ASSETS | Fixtures and fittings £ | Computer equipment £ | Totals £ |
| COST | | | |
| At 1st April 2024 | 1,708 | 8,442 | 10,150 |
| Additions | 756 | 565 | 1,321 |
| At 31st March 2025 | <u>2,464</u> | <u>9,007</u> | <u>11,471</u> |
| DEPRECIATION | | | |
| At 1st April 2024 | 1,614 | 7,029 | 8,643 |
| Charge for year | 107 | 395 | 502 |
| At 31st March 2025 | <u>1,721</u> | <u>7,424</u> | <u>9,145</u> |
| NET BOOK VALUE | | | |
| At 31st March 2025 | <u>743</u> | <u>1,583</u> | <u>2,326</u> |
| At 31st March 2024 | <u>94</u> | <u>1,413</u> | <u>1,507</u> |

HOME-START KETTERING AREA

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

| | | | |
|-----------|---|-------------|-------------|
| 9. | DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | | 2025 | 2024 |
| | | £ | £ |
| | Other debtors | <u>230</u> | <u>-</u> |

| | | | |
|------------|---|--------------|-------------|
| 10. | CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | | 2025 | 2024 |
| | | £ | £ |
| | Trade creditors | 223 | - |
| | Social security and other taxes | <u>1,444</u> | <u>915</u> |
| | | <u>1,667</u> | <u>915</u> |

| | | | | |
|------------|---------------------------|--------------------------------------|--|----------------|
| 11. | MOVEMENT IN FUNDS | | | |
| | | Net movement in funds | Transfers between funds | At |
| | At 1/4/24 | £ | £ | 31/3/25 |
| | | £ | £ | £ |
| | Unrestricted funds | | | |
| | General fund | 59,792 | (34,260) | 26,588 |
| | Restricted funds | | | |
| | Restricted Funds | 59,319 | 14,183 | (26,588) |
| | TOTAL FUNDS | <u>119,111</u> | <u>(20,077)</u> | <u>-</u> |
| | | | | <u>99,034</u> |

Net movement in funds, included in the above are as follows:

| | | | |
|---------------------------|-------------------------------|-------------------------------|------------------------------|
| | Incoming resources | Resources expended | Movement in funds |
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 39,649 | (73,909) | (34,260) |
| Restricted funds | | | |
| Restricted Funds | 47,230 | (33,047) | 14,183 |
| TOTAL FUNDS | <u>86,879</u> | <u>(106,956)</u> | <u>(20,077)</u> |

HOME-START KETTERING AREA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2025

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1/4/23 £ | Net movement in funds £ | At 31/3/24 £ |
|---------------------------|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 71,230 | (11,438) | 59,792 |
| Restricted funds | | | |
| Restricted Funds | 15,808 | 43,511 | 59,319 |
| TOTAL FUNDS | <u>87,038</u> | <u>32,073</u> | <u>119,111</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 53,998 | (65,436) | (11,438) |
| Restricted funds | | | |
| Restricted Funds | 58,345 | (14,834) | 43,511 |
| TOTAL FUNDS | <u>112,343</u> | <u>(80,270)</u> | <u>32,073</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/4/23 £ | Net movement in funds £ | Transfers between funds £ | At 31/3/25 £ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| Unrestricted funds | | | | |
| General fund | 71,230 | (45,698) | 26,588 | 52,120 |
| Restricted funds | | | | |
| Restricted Funds | 15,808 | 57,694 | (26,588) | 46,914 |
| TOTAL FUNDS | <u>87,038</u> | <u>11,996</u> | <u>-</u> | <u>99,034</u> |

HOME-START KETTERING AREA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2025

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 93,647 | (139,345) | (45,698) |
| Restricted funds | | | |
| Restricted Funds | 105,575 | (47,881) | 57,694 |
| TOTAL FUNDS | <u>199,222</u> | <u>(187,226)</u> | <u>11,996</u> |

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2025.

HOME-START KETTERING AREA
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

| | 2025 £ | 2024 £ |
|--|-----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Fund raising activities | 10,722 | 50,302 |
| Donations | 21,454 | - |
| Gift aid | 1,971 | 2,752 |
| Grants | 50,730 | 58,345 |
| | <u>84,877</u> | <u>111,399</u> |
| Investment income | | |
| Deposit account interest | 2,002 | 944 |
| | <u>86,879</u> | <u>112,343</u> |
| EXPENDITURE | | |
| Support costs | | |
| Management | | |
| Wages | 71,825 | 53,881 |
| Social security | 1,460 | - |
| Pensions | 4,226 | 3,258 |
| Rates and water | - | 413 |
| Insurance | 1,062 | 799 |
| Telephone | 1,546 | 978 |
| Postage and stationery | 296 | 1,365 |
| Advertising | 2 | 518 |
| Sundries | 620 | 658 |
| Events & outings | 11,695 | 3,795 |
| Expenses - staff | 1,732 | 2,911 |
| Subscriptions & fees | 2,485 | 1,437 |
| Training | 2,357 | 1,882 |
| Expenses - volunteers | 4,442 | 3,872 |
| Depreciation of tangible and heritage assets | 503 | 377 |
| | <u>104,251</u> | <u>76,144</u> |
| Family purchases | | |
| Exceptional family purchases | 2,705 | 4,126 |
| | <u>106,956</u> | <u>80,270</u> |
| Total resources expended | <u>106,956</u> | <u>80,270</u> |
| Net (expenditure)/income | <u>(20,077)</u> | <u>32,073</u> |

This page does not form part of the statutory financial statements