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 2026

FOR

HOME-START KETTERING AREA

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

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2026

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2026

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 2026. 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 £118,194 which was an increase compared to 2024-25 and with total expenditure of £125,716, this results in net deficit for the year of £7,522.

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

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2026

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

Trustees
C W Arthurs (resigned 8/7/2025)
K Wright Chair
Ms R J Hurrell (resigned 8/7/2025)
K R Watts
Mrs R Wright Volunteer Rep
Ms B Leather (resigned 15/1/2026)
A Underwood Safeguarding Lead
Ms A Foster Treasurer (appointed 15/1/2026)
S James (appointed 25/11/2025)
Ms L Chapman (appointed 6/3/2026)
Ms R Riley (appointed 17/4/2026)

Company Secretary
Ms N L A Farrar-Hayton

Approved by order of the board of trustees on .... and signed on its behalf by:

....
Trustee

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**56,972**	**59,300**	**116,272**	84,877
Investment income	3	**1,922**	**-**	**1,922**	2,002
Total		**58,894**	**59,300**	**118,194**	86,879
EXPENDITURE ON					
Charitable activities					
Services provided		**55,847**	**55,922**	**111,769**	97,503
Family Purchases		**7,637**	**936**	**8,573**	2,705
Volunteer costs		**1,380**	**3,994**	**5,374**	6,748
Total		**64,864**	**60,852**	**125,716**	106,956
NET INCOME/(EXPENDITURE)		**(5,970)**	**(1,552)**	**(7,522)**	(20,077)
RECONCILIATION OF FUNDS					
Total funds brought forward		**52,120**	**46,914**	**99,034**	119,111
TOTAL FUNDS CARRIED FORWARD		**46,150**	**45,362**	**91,512**	99,034

The notes form part of these financial statements

BALANCE SHEET
31ST MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	8	**921**	**1,806**	**2,727**	2,326
CURRENT ASSETS					
Debtors	9	**-**	**-**	**-**	230
Cash at bank and in hand		**46,311**	**43,556**	**89,867**	98,145
		46,311	**43,556**	**89,867**	98,375
CREDITORS					
Amounts falling due within one year	10	**(1,082)**	**-**	**(1,082)**	(1,667)
NET CURRENT ASSETS		**45,229**	**43,556**	**88,785**	96,708
TOTAL ASSETS LESS CURRENT LIABILITIES		**46,150**	**45,362**	**91,512**	99,034
NET ASSETS		**46,150**	**45,362**	**91,512**	99,034
FUNDS	11				
Unrestricted funds				**46,150**	52,120
Restricted funds				**45,362**	46,914
TOTAL FUNDS				**91,512**	99,034

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2026 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

continued...

BALANCE SHEET - continued
31ST MARCH 2026

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 on .... and were signed on its behalf by:

....
Trustee

The notes form part of these financial statements

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.

continued...

2. DONATIONS AND LEGACIES

	2026	2025
	£	£
Fund raising activities	**28,444**	10,722
Donations	**17,620**	21,454
Gift aid	**1,655**	1,971
Grants	**68,553**	50,730
	116,272	84,877

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

	2026	2025
	£	£
Maud Elkington	**3,000**	-
NCF Rural Transport	**2,000**	-
Constance Travis	**-**	2,000
Faraway Childrens Charity	**1,500**	620
Kettering Town Council	**1,500**	1,500
Stockburn Memorial Trust	**2,250**	2,750
John Armitage Foundation	**25,000**	25,000
Michael Guest	**7,500**	5,000
North Northamptonshire Council	**-**	8,360
Cadent	**4,500**	4,500
Groundworks	**-**	1,000
Daylight Centre	**9,850**	-
NNC Triple P	**9,953**	-
NNC Member Empowerment	**1,500**	-
	68,553	50,730

3. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	**1,922**	2,002

continued...

4. NET INCOME/(EXPENDITURE)

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

	2026	2025
	£	£
Depreciation - owned assets	**681**	502

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2026 nor for the year ended 31st March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2026 nor for the year ended 31st March 2025.

6. STAFF COSTS

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

	2026	2025
Support	**2**	2
Management	**1**	1
	3	3

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	37,647	47,230	84,877
Investment income	2,002	-	2,002
Total	39,649	47,230	86,879
EXPENDITURE ON			
Charitable activities			
Services provided	70,714	26,789	97,503
Family Purchases	1,017	1,688	2,705
Volunteer costs	2,178	4,570	6,748
Total	73,909	33,047	106,956

continued...

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
NET INCOME/(EXPENDITURE)	(34,260)	14,183	(20,077)
Transfers between funds	26,588	(26,588)	-
Net movement in funds	(7,672)	(12,405)	(20,077)
RECONCILIATION OF FUNDS			
Total funds brought forward	59,792	59,319	119,111
TOTAL FUNDS CARRIED FORWARD	52,120	46,914	99,034

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1st April 2025	**2,464**	**9,006**	**11,470**
Additions	**475**	**608**	**1,083**
At 31st March 2026	**2,939**	**9,614**	**12,553**
DEPRECIATION			
At 1st April 2025	**1,721**	**7,424**	**9,145**
Charge for year	**243**	**438**	**681**
At 31st March 2026	**1,964**	**7,862**	**9,826**
NET BOOK VALUE			
At 31st March 2026	**975**	**1,752**	**2,727**
At 31st March 2025	743	1,582	2,325

continued...

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Other debtors	**-**	230

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade creditors	**-**	223
Social security and other taxes	**1,082**	1,444
	1,082	1,667

11. MOVEMENT IN FUNDS

	At 1/4/25 £	Net movement in funds £	At 31/3/26 £
Unrestricted funds			
General fund	**52,120**	**(5,970)**	**46,150**
Restricted funds			
Restricted Funds	**46,914**	**(1,552)**	**45,362**
TOTAL FUNDS	**99,034**	**(7,522)**	**91,512**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**58,894**	**(64,864)**	**(5,970)**
Restricted funds			
Restricted Funds	**59,300**	**(60,852)**	**(1,552)**
TOTAL FUNDS	**118,194**	**(125,716)**	**(7,522)**

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	59,792	(34,260)	26,588	52,120
Restricted funds				
Restricted Funds	59,319	14,183	(26,588)	46,914
TOTAL FUNDS	119,111	(20,077)	-	99,034

Comparative 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	86,879	(106,956)	(20,077)

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

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/26 £
Unrestricted funds				
General fund	59,792	(40,230)	26,588	46,150
Restricted funds				
Restricted Funds	59,319	12,631	(26,588)	45,362
TOTAL FUNDS	119,111	(27,599)	-	91,512

continued...

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	98,543	(138,773)	(40,230)
Restricted funds			
Restricted Funds	106,530	(93,899)	12,631
TOTAL FUNDS	205,073	(232,672)	(27,599)

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2026.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	2026 £	2025 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Fund raising activities	**28,444**	10,722
Donations	**17,620**	21,454
Gift aid	**1,655**	1,971
Grants	**68,553**	50,730
	116,272	84,877
Investment income		
Deposit account interest	**1,922**	2,002
Total incoming resources	**118,194**	86,879
EXPENDITURE		
Support costs		
Management		
Wages	**84,382**	71,825
Social security	**-**	1,460
Pensions	**5,022**	4,226
Rates and water	**319**	-
Insurance	**1,109**	1,062
Telephone	**1,931**	1,546
Postage and stationery	**156**	296
Advertising	**36**	2
Sundries	**638**	620
Events & outings	**14,805**	11,695
Expenses - staff	**1,053**	1,732
Subscriptions & fees	**1,378**	2,485
Training	**1,769**	2,357
Expenses - volunteers	**3,864**	4,442
Depreciation of tangible and heritage assets	**681**	503
	117,143	104,251
Family purchases		
Exceptional family purchases	**8,573**	2,705
Total resources expended	**125,716**	106,956
Net expenditure	**(7,522)**	(20,077)

This page does not form part of the statutory financial statements