

Charity registration number 1108057

Company registration number 05135567 (England and Wales)

HOME-START MEDWAY LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

HOME-START MEDWAY LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|-----------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Trustees | Mrs S Bolland, Chair Ms I Jeffrey, Treasurer Mr J Harman Ms R Wray G Aplin J Arthurs | (Appointed 15 March 2023) (Appointed 18 January 2023) |
| Charity number | 1108057 | |
| Company number | 05135567 | |
| Registered office | Star House Star Hill Rochester Kent ME1 1UX | |
| Independent examiner | Crossley Financial Accounting Star House Star Hill Rochester Kent ME1 1UX | |

HOME-START MEDWAY LIMITED

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HOME-START MEDWAY LIMITED

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 MARCH 2023

The year 2023 marks 50 years since our founder Margaret Harrison set up the very first Home-Start in Leicester. Margaret's founding ethos was that the best way to give children the strongest start in life is to offer families friendly, volunteer-led support in their own homes. Simple, yet so powerful. Home-Start's work has developed over the decades but Margaret's ethos remains at the heart of what we do.

Home-start Medway was born in 1987 and since that time has provided services to Families in the Medway area diversifying service delivery over the years to meet the needs of the community and to access funding. In a year when the environment has been challenging for charities across the UK, with increasing competition for funding and volunteers, I am particularly proud of how Home Start team has responded. I am aware some charities have not found their way through this difficult time.

Home-start operated throughout the covid period adapting services to online and delivering to parents who struggled, even still providing Christmas presents. Most popular was our online family cooking sessions.

We have had a lot to celebrate at Home-start Medway from securing funding and support for Home-Start work, partnering with other organisations, developing training for staff and volunteers, and collectively celebrating our wonderful Home-Start volunteers who support our families and the trustees who also give their time voluntarily.

There have been some staff changes including our new manager Raz. We have strengthened our bonds across the network, pulling closer together rather than becoming more insular in the face of local challenges. 50 years of experience tells us that by coming together, supporting each other, and celebrating progress, we will find solutions to the challenges around us and be able to stand alongside families. I'd like again to thank every member of the Home-Start team – staff, volunteers, supporters and partners – for the part you've played in making Home-Start Medway what it is today.



Mrs S Bolland
Chairman

Date: 19/03/2023

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Structure, governance and management

CONSTITUTION

The company is a charitable company limited by guarantee and has been in operation for 35 years.

The company is constituted and is a registered charity number 1108057.

The principal objective of the company is to recruit and train volunteers who are usually parents themselves to visit families at home with at least one child under five and offer them informal, friendly and confidential support.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum and Articles of Association. One third of the board retire by rotation, by reference to those who have been longest in office since their last election, together with any members of the board who have been appointed to fill a casual vacancy since the last annual general meeting.

RISK MANAGEMENT

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that the policies, systems and procedures are in place to mitigate our exposure to the major risks.

The Board of Trustees will clarify annually the level of known financial liability it carries so that policy and operational actions can be implemented.

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

Mrs S Bolland, Chair

Ms I Jeffrey, Treasurer

Mrs D Sargent

(Resigned 9 November 2022)

Miss C M Jamieson

(Resigned 9 November 2022)

Mr J Harman

Ms R Wray

G Aplin

(Appointed 15 March 2023)

J Arthurs

(Appointed 18 January 2023)

Objectives, achievements and performance

POLICIES AND OBJECTIVES

Home-Start helps to improve the life chances of children by supporting their parents and carers at difficult times. In particular Home-Start offers emotional and practical support as well as friendship to parents with at least one child under the age of five. The organisation gives families support by assisting them to identify what family and child centred issues are a problem in their lives and how they can get help. This is done at an initial visit, with regular follow ups to review progress and determine to what extent Home-Start is making a difference and how other resources may be accessed to improve the family's circumstances.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Our Vision:

Home-Start Medway has been working with local families for the last 35 years. We are an independent voluntary organisation with a vision that; Every parent has the support they need to give their children the best start in life, as childhood cannot wait.

Our Ambition:

- Help parents in Medway grow in confidence
- Help parents strengthen their relationships with their children
- Widen their links within the local community

What we want to achieve:

- All children in Medway will have the opportunity to achieve their full potential
- All children in Medway will feel safe in their home environment
- To drive greater awareness of Home-Start and its services throughout the Medway area
- To offer a greater range and diversity of volunteered services

Services we currently offer:

1. Home Visiting through a network of volunteers
2. Financial Fitness Support
3. Group support
4. 1-1 support and groups for our forces families
5. Domestic Abuse Support

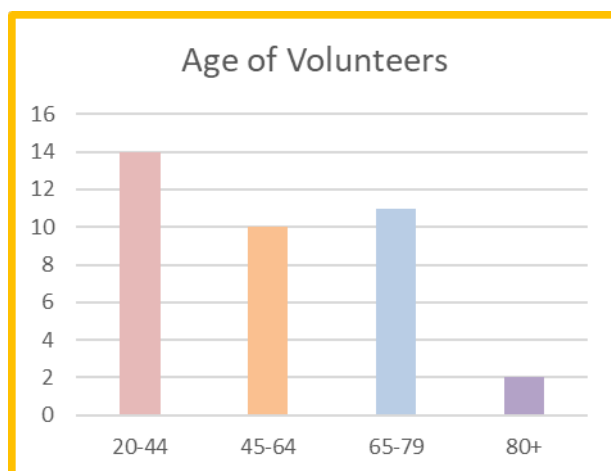
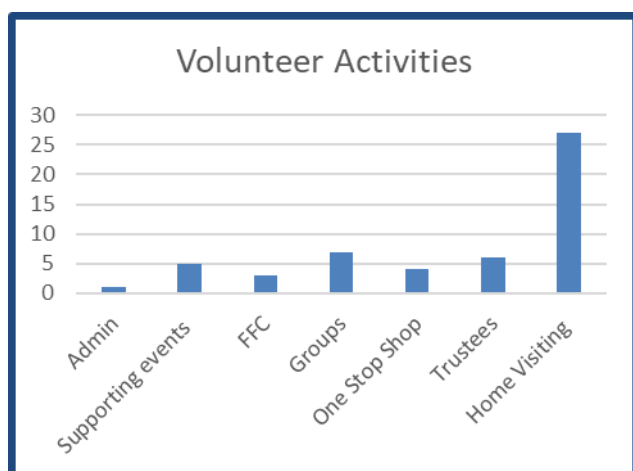
ACHIEVEMENTS AND PERFORMANCE

Our team:

Our team currently consists of 8 paid members of staff and 37 volunteers (including 6 Trustees).

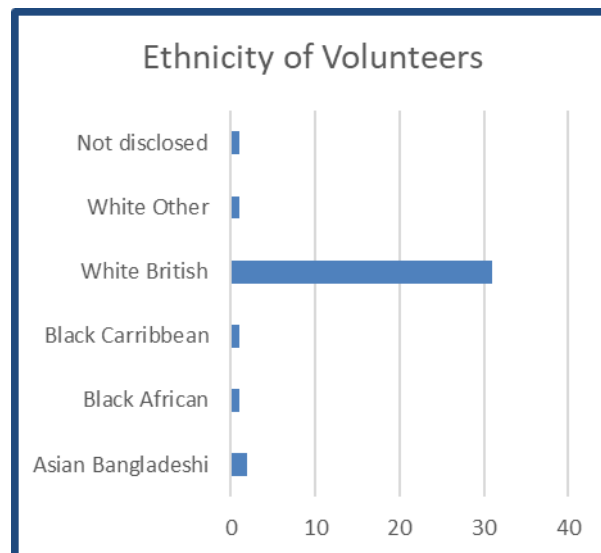
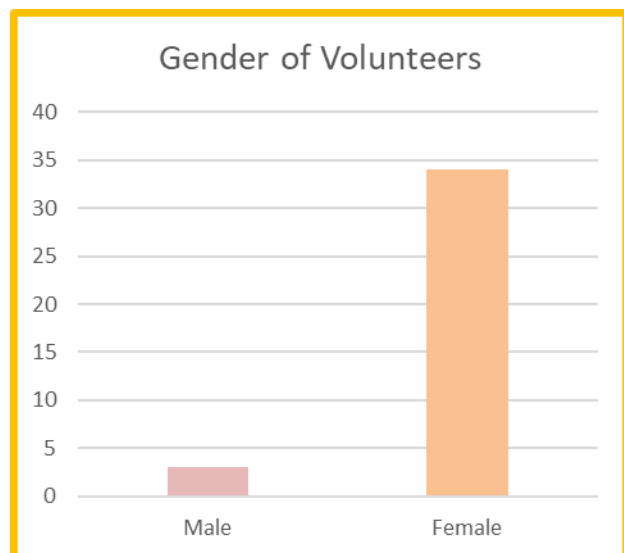
Volunteers:

As of 31.03.23, we have 37 Active Volunteers, supporting Home-Start Medway to deliver services across Medway. Roles include Trustees, Home Visiting, Financial Fitness Champions, Admin, Group Support and One Stop Shop meet and greet.



HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



We have, like many other Voluntary organisations found that the ongoing pandemic is having an impact on Volunteer recruitment. We were part of a National Campaign called 1 Million Minutes, This campaign which was promoted on Good Morning Britain throughout December 2022, sought pledges of time from the general public. We received 14 pledges of time, however we did not onboard any new Volunteers through this process. We are currently focusing on attendance at over 55 recruitment fayres and promotional events.

All volunteers are subject to a DBS check and references to ensure that they are suitable for the role. We provide full training which is delivered using a hybrid approach. This consists of 8 hours on-line training and 8 hours face to face training. The content of this training includes; our Home-Start approach, family life, boundaries, commitment, communication and listening, confidentiality, safeguarding, personal safety alongside information about the additional services the volunteers can signpost to within Home-Start.

We were successful in securing £5000 funding to develop further training modules for Volunteers in partnership with Medway Early Years. We are looking to develop 12 modules to support Volunteers in their role, both on a 1-1 basis in a family home and when they are supporting our group sessions. The focus of these modules are as follows:

- Observing young children
- Developing indoor spaces for young children
- Young children outdoors
- Baby's communication
- Baby's outdoors
- Developing young children's communication and language
- Understanding 2 year olds
- Managing the terrible twos
- Young children and English as an additional language
- Schemas and young children's learning
- Developing literacy with young children
- Managing Behaviour with young children.

In addition, we have been offered the opportunity to offer a National Volunteer Certificate (NVC) for Volunteers. The NVC was produced by Health Education England in order to standardise the learning and training volunteers receive when starting their volunteering experience, with the aim of making core learning uniformed across all voluntary organisations.

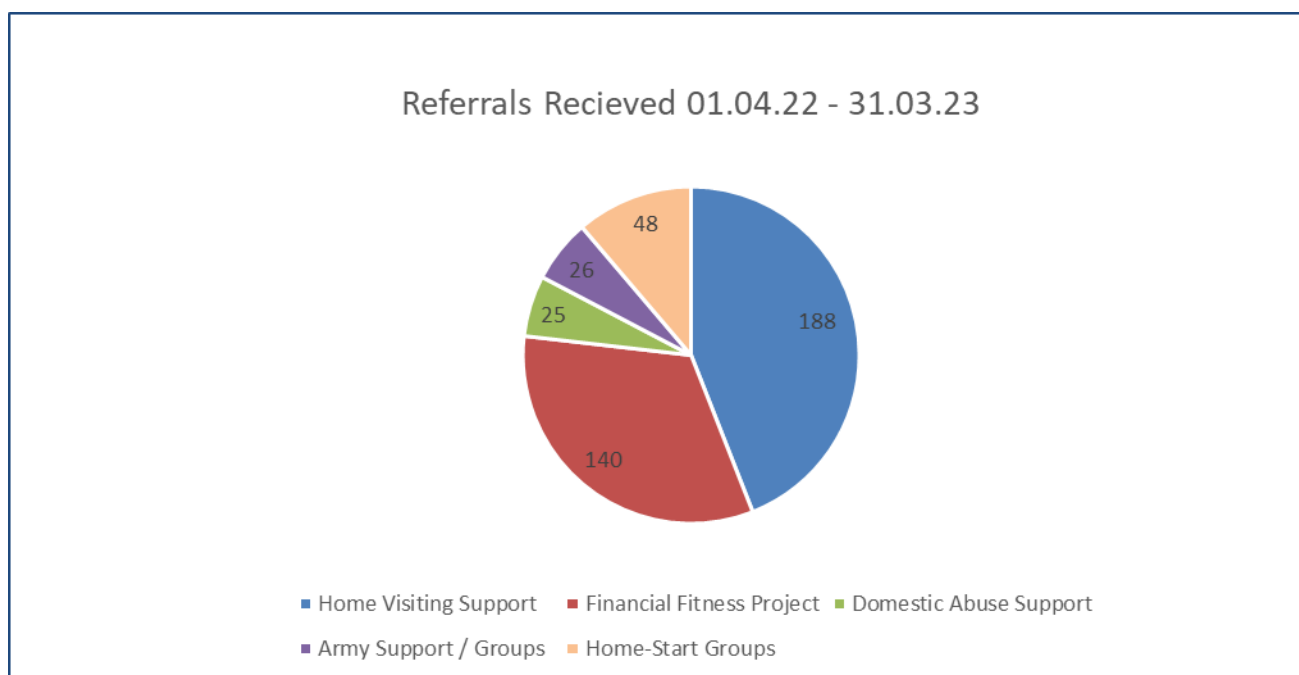
The certificate when completed, can be used to evidence volunteering when applying for new roles, voluntary or otherwise, as well as towards any education related activities which require an element of voluntary service.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Volunteers are provided with regular supervision with a Volunteer Co-ordinator and we hold regular Volunteer support group meetings throughout the year, during which we provide bitesize training and support. Following feedback from Volunteers, new for this year we have additionally devised a Newsletter for Volunteers which is distributed monthly. We have also organised monthly coffee mornings to give the Volunteers the opportunity to come along and meet the team and other Volunteers.

During the last year (01.04.22 - 31.03.23) we have received **427** referrals to our service. These referrals break down as follows:



Home Visiting (funded by Medway Council)

Home Visiting continues to be at the core of our Services, supporting families in Medway who have at least one child under the age of 5. The support is provided by our fully trained volunteers in the family's own home. Families are offered weekly visits for 2-3 hours, which can if needed be provided for up to 6 months, (sometimes this may be longer if a new life event occurs which impacts the family's wellbeing).

We support families in a non-judgmental way, objectives are set and agreed by the family and a review takes place to see the progress after 3 months and again at the end of the support. Our volunteers provide support to parents in many different situations, such as:

- Mental health problems
- Bereavement
- Coping with twins, triplets or several pre-school children
- Lone parenthood
- Loneliness and isolation
- Illness, and disability or special needs
- Relationship problems and those who have been victims of domestic abuse
- Dealing with a child's/children's behavioural problems
- And for those who are just finding it hard to cope

We encourage healthy eating, social interaction and support to improve parenting skills. Home-Start volunteers are local people, from all walks of life, have parenting experience and offer non-judgmental support, building families' resilience in a practical and emotionally balanced way.

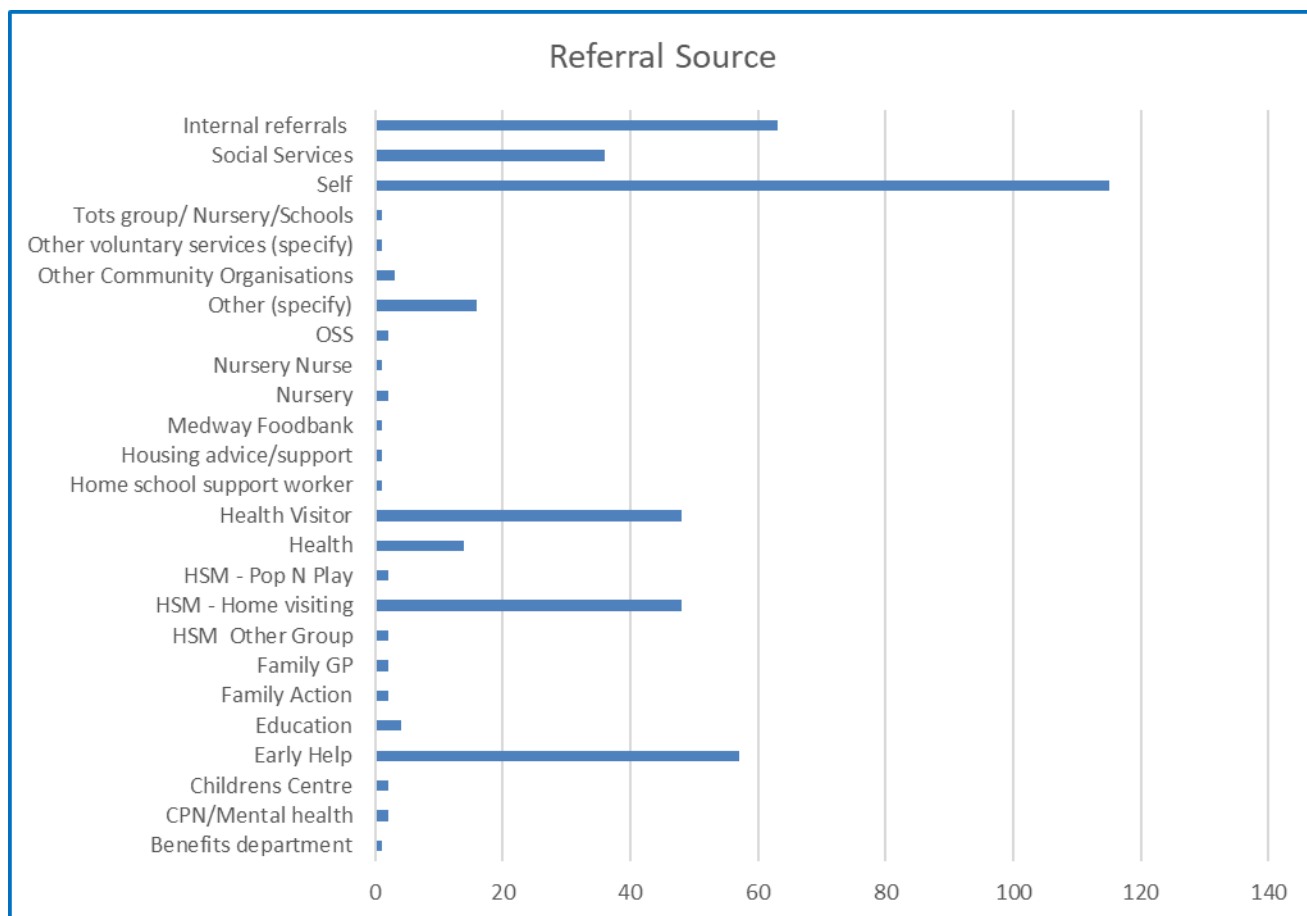
HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

We have a target with Medway Council to provide 100 families with Home Visiting support over the course of the year.

During the last year (01.04.22– 31.03.23), we have received **188** referrals for Home Visiting support. This is a slight increase compared to 182 last year).

Home-start Medway are a well-known, respected and valued service within the community. We have developed effective collaborative partnerships with many stakeholders and partners. As a result, these referrals are from a range of organisations, as demonstrated in the chart below:

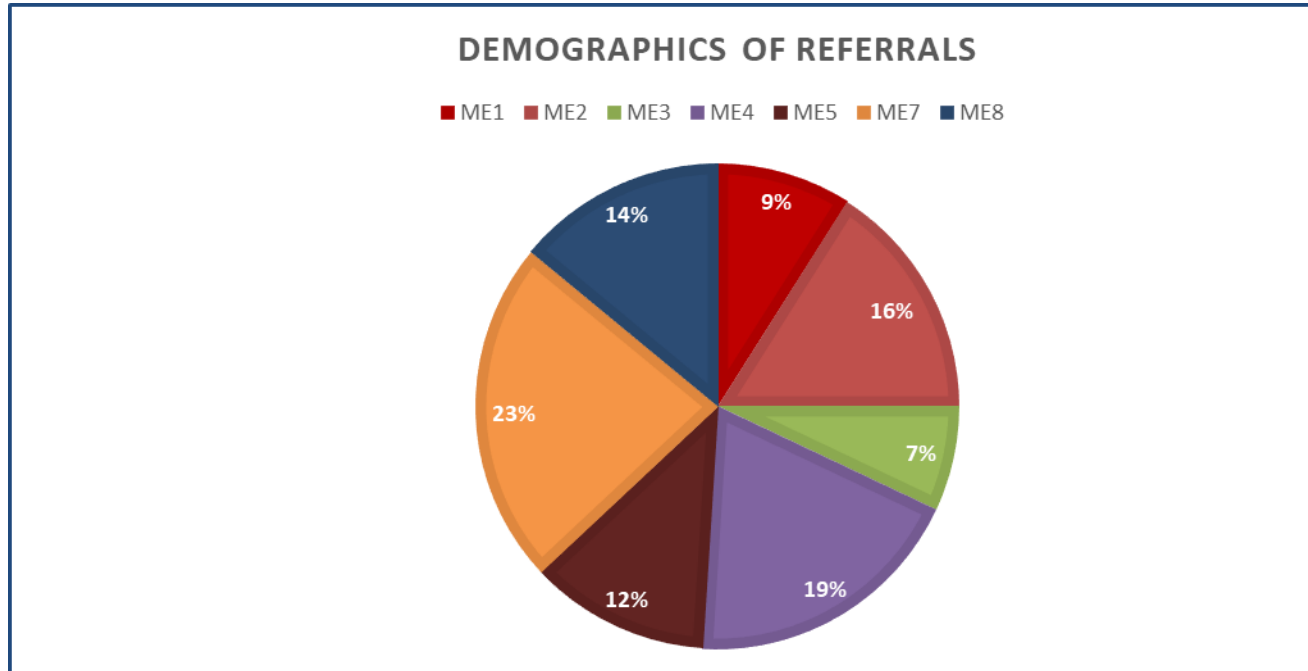


As this chart demonstrates, self referrals are our main source of referrals for Home Visiting. We also receive a large number of referrals from Children's Social Care, Medway's Early Help (Family Solutions) and Children's Social Care Teams. We refer many families internally to other services that we provide, ensuring holistic support.

The referrals received are from all areas of Medway as demonstrated in the chart below, however referrals from ME7 and ME4 account for 42% of all HV referrals.

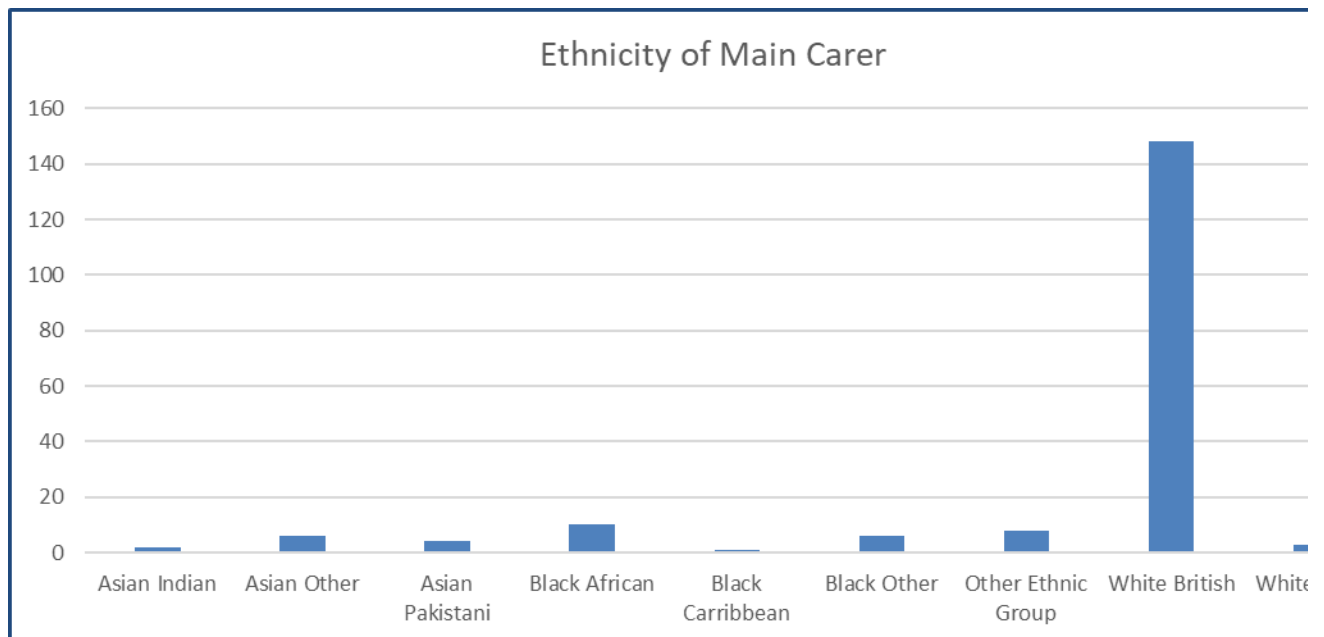
HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



Ethnicity of the main carer accessing services 01.04.22 to 31.03.23:

The main carer was White British in 79% of families referred to the service. The remaining 21% were from a variety of diverse cultures as detailed below:



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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

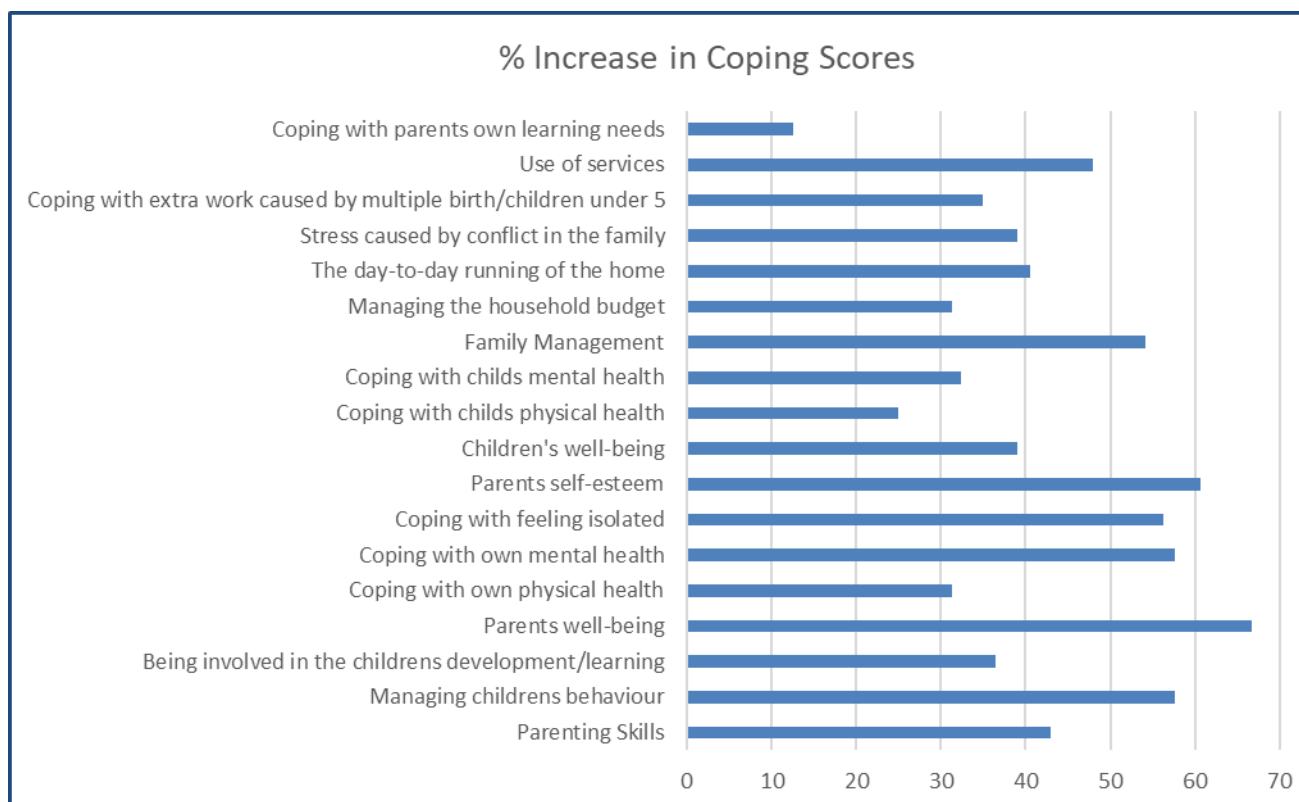
We have been keen to ensure further promotion of our service to ethnic minority groups. This was due to previous analysis suggesting that families accessing our services were not wholly reflective of the culturally diverse communities we serve. I met with Medway's Inter Faith Action group (MIFA), offering a presentation of our service. During this meeting, we had discussions around some of the barriers to engagement from ethnic minority groups. They explained that there are often cultural barriers to accessing support of this nature. Leaders of these groups agreed to promote our services widely amongst their members. I also met with Medway Diversity Forum. During this conversation, much of what had been said in the other meeting was echoed. In addition only a few of the families that attended sessions and groups organised by Medway's Diversity Forum had children aged 0-8 years. They agreed to promote our services amongst their families. We also had a meeting with a group of Nepalese families to understand why they were not engaging with external services (this was an impromptu discussion at the end of a group). The parents confirmed that women with young children can often be 'shamed' when seeking support from external services as this is culturally unacceptable.

This further promotion has led to an increase in referrals to generic Home-Start services, In addition, following on from the presentation to MIFA, the Muslim Welfare Association and Chatham Unitarian Church have expressed that they are keen to learn more about Volunteering opportunities and potential Trustee roles available. I anticipate that if we were able to engage these representatives into Trustee roles, this would in turn lead to increased engagement from other ethnic groups.

In 18 households out of the 188 families referred for Home Visiting (10%), the main carer had a disability.

Outcomes of Home Visiting support:

We use Home-Start coping scores to track the journey of our families across several areas. 0 is the lowest score showing that the family are not coping in an area and 5 being coping well. We track the changes the family identify they have made during the support with the hope that we see the coping scores increase. Feedback from families that have accessed support demonstrates a % increase across all coping scores as demonstrated in this table below:



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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

We have also received regular verbal feedback from families about the impact of the support, i.e.,

'This has helped my confidence. Given me tools and support with my children. Safe support within my own home. No judgement and able to cry when needed'

'I feel listened to and pointed in the right direction, I have made friends and got out more'

'It's a personal service which is my safe space, it has reduced my anxiety and was regular support I desperately needed' and

'Its indescribable how much of a difference the help and support of the volunteer has made to our family'.

In March 2022, we secured some additional funding to recruit a Family First Worker. Our family worker is a qualified practitioner with many years experience supporting families. Their role is to support families referred to the service who have needs that are too complex for a Volunteer. During the last year, our Family Worker has directly supported 42 families (42 adults with 102 children). They also trialled a Young Parents group, which was offered weekly from the Chatham Children and Family Hub. This group was delivered for 20 weeks, accumulating 156 attendances by 9 adults and 16 children. All families that have received support from our Family Worker have reported an increase in coping scores. In addition, feedback from those that have received support has been extremely positive, with comments such as,

'You have helped me in every way imaginable, having you in mine and my child's life has been very beneficial and we will be sad to end our time with you as you've been a friend and a listening ear that we did not have. You helped us through the worst time of my life with being Homeless, adapting to being a single mum, at a low with my mental health etc you helped me with ways to be a good mum and assured me that I was a good one when I really felt like I wasn't which helped me a great deal to get through everything, you visited regularly helping me with emails and phone calls when I couldn't communicate myself you was part of the reason that me and my child have a forever home now'.

'Your visits have really helped myself and my child as I don't feel so alone, and I can talk to you about any issues that I have, and you always give advice and that is amazing. Your help and support as helped me overcome some of the issues I have had. In regard to the advice you have given me with my child's behaviour has been amazing as their behaviour has settled down quite a lot. And also, in regard to her eating issue she is starting to eat more of her food and I'm trying new foods with her which is a good thing. And since your visits mine n my child's bond has got more stronger because I'm seeing her behaviour has changed and our bond is as stronger than ever and it's nice that I enjoy spending time with my child as her behaviour before was upsetting me but now I have put things in place that I have found have been working for her...We really enjoy your visits and it's helping my mental health as well...Thank you so much for all your help and support'.

As well as the support from our service, we also refer families to other services locally that can further support them with their identified areas of need. 108 referrals have been made in the last year:

| | | |
|----------------------------|-------------------------------|------------------------|
| Early Help (2) | Small Steps (12) | Club Awesome (1) |
| Financial Fitness (27) | Skinner Street Angels (11) | Kent Fire & Rescue (4) |
| Princess Project (13) | Wonderfully Made (10) | Megan CIC (1) |
| Triple P (1) | Medway Together (6) | Chatham Charities (3) |
| Citizens Advice (2) | Domestic Abuse Support (1) | Gillingham Lions (1) |
| Home Visiting (1) | KAB (1) | Medway Foodbank (5) |
| Pregnancy to 3 service (3) | Medway Parent/Carer Forum (1) | Puzzles (1) |
| Social Care (1) | | |

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Summer 2022:

To further support families during the half terms and Summer holidays, we arranged a number of picnics and family days out. On the back of the success of our work, we secured some funding from a few organisations to provide fully funded coach trips. We were very grateful to receive the generous support from Watt's Charity, Kent Community Foundation, Brompton Academy, Medway Council and COOP which enabled us to provide 5 Coach trips. We visited Joss Bay, Wingham Wildlife Park, Leeds Castle, Bedgebury Park and Swanley Park. 165 individuals (62 parents/carers with 103 children) attended these trips. Many families attended more than 1 trip.



*'The children and I enjoyed ourselves a lot. We are on a low income, so a Summer Holiday is something that is very hard for us to enjoy. I am very pleased and thankful to HSM...Thanks a lot to all of the sponsors for making it happen'.
(parent)*



Feedback was sought from all families that attended the Summer trips. The majority (83%) felt that the trips had helped their child's personal and social skills as they met new people and interacted with adults and other children. Almost all (92%) felt that the visit helped their child's communication skills as they learnt new words and attempted to articulate what they were seeing to their parents/carers.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



'We have made family memories that will last forever'

'Lovely day with time spent with Grandma on a trip we could not have got to without support'

'Todays visit has been amazing as it is something I will never be able to do myself.'

Courses and Groups:

We facilitated a 4 week Cooking Course called Cooking on a Budget. This was offered to 8 families, During the 4 weeks, 5 families attended. The ethos behind Cooking on a Budget was to show families how to cook healthy, nutritious meals for the whole family that could be cooked in bulk and frozen. As well as teaching the method for cooking these meals, the aim was also to reduce the cost of their weekly food shop and their gas/electric bills. Each week focused on different types of cooking. All participants took home the dish they had cooked for that evenings meal. They also proudly sent in pictures of what they had cooked with the additional ingredients provided.



'Thought you would like to see the shepherds pie I cooked again for the children this week, it was quite a hit'

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

In session 2 the children made meatballs with their parents and added them to a homemade sauce in the slow cooker. All families that attended had their own slow cookers, so we provided them with other recipes they could also try at home.



Parents particularly seemed to benefit from this session, with comments such as;

'This is a great idea to cook it whilst they are at school. I can do it in the morning and not worry about it all day'.

'I love that it can be burgers as well, two meals prepared in one go!'



Wk3. Chicken, leek & mushroom pie



Wk4. Healthy Pizza



Picture above sent in by parent

We asked participants for feedback following completion of the course. 100% stated that they felt their food preparation skills had improved, they were now eating more healthy meals and did not have as much food wastage. 50% said that they were now cooking 4-5 times a week from scratch.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

During the last year, we have delivered 126 groups for Home-Start families which have been attended by 318 individuals. These have been delivered from the Children and Family Hubs / well-being sites in Strood, Gillingham and more recently we have started delivering a group from a well-being site in Chatham.



Support for families at Christmas:

This Christmas was a particularly challenging time for many parents due to the cost of living crisis. To support families we created and managed an Amazon Wishlist which people could use to purchase a gift for a child at Christmas. We received an overwhelming response, with individuals donating more than 400 gifts to a value of over £3000.



HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



This included a donation from Medway Town FC, one of the local football teams, who purchased gifts to the value of £500 for Home- Start families.

As a result of the generosity of the local community, 165 children were provided with a sack of presents in readiness for Christmas.

We also provided 25 families with Food Hampers via the support of KICC and local Community donations from Churches and Support Groups.

Additionally, we received a donation from our local Co-op, which enabled us to provide 50 pantomime tickets to families that were accessing Home-Start services. For many of these children this was their first experience of live theatre and the families that attended all had a wonderful time.

Please see 2 x case studies at the end of this report that demonstrate the impact that Home Visiting support has had for them.

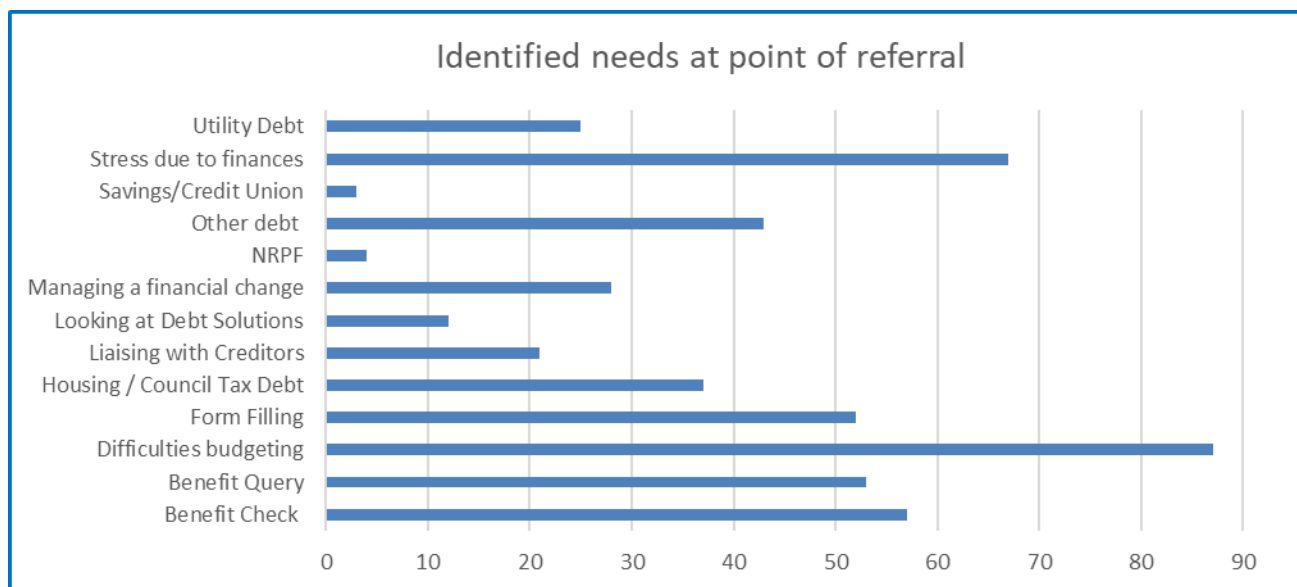
Financial Fitness (Funded by the National Lottery)

During it's 6th year our Financial Fitness (FF) project continued to provide much needed support to families in the Medway area with a child under the age of 8 years.

During the last year 140 families have been supported by the FF team, an 13% increase for the same data period last year. All families referred to the FF team have undergone an analysis of their income and expenditure, and then dependant on the outcome of this assessment, accessed the wider financial fitness services available, which include: Hardship support, benefit applications, grant applications for white goods and essential items needed in the home and signposting to debt advice services such as CAB and Step Change. An analysis of the FF team's support identifies that families have required information / support in a variety of areas in relation to their finances.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



The above chart identifies that all families have needed support in more than 1 area and on average have needed support in 4 areas of work.

We have continued to work closely with our partners in Children's Social Care and Early Help teams to offer financial support as needed. As a result, 26% of families referred were open to Early Help services at the time of referral, and 11 % were subject to Child Protection or Child In Need plans.

Hardship Support:

We were unsuccessful in our application for further REAP funding, so have not been able to provide utilities top ups during the last year. However, through the FF project we have continued to offer support for families that are facing immediate crisis in other ways, for example support for those with no food, no clothes or necessary living items for themselves and/or their child/ren. We have provided parents with access to hygiene products, clothing and some small pieces of equipment such as stair gates, either from donations, or other local charities. We have provided 172 foodbank vouchers (a 14% increase on the same time period last year), enabling families to access emergency food through the Trussel Trust Foodbank scheme.

Benefit assessment and application:

Many people that access services from the FF Team are not aware of benefits that they are entitled to. This is often highlighted during the income / expenditure analysis. If this is the case, staff will support the parents to complete the necessary application forms with all the required supporting documentation. In the last year alone, the team has successfully secured a total of £52,275 additional income per year for eligible families. With an additional £4869.43 awarded in back pay. The team also managed to secure a rental reduction for 1 family totaling £1200 and had a Water bill to the value of £1100 written off.

Grant applications:

We continue to work in close partnership with other local charities and CIN who provide white goods and equipment for families that meet their criteria. During the last year £9,609 worth of essential items or equipment have been sourced for families in financial hardship. This includes items such as cookers, fridge freezers, sofas, beds, bedding and clothing. This compares to £2470 last year, representing an increase of 74%.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

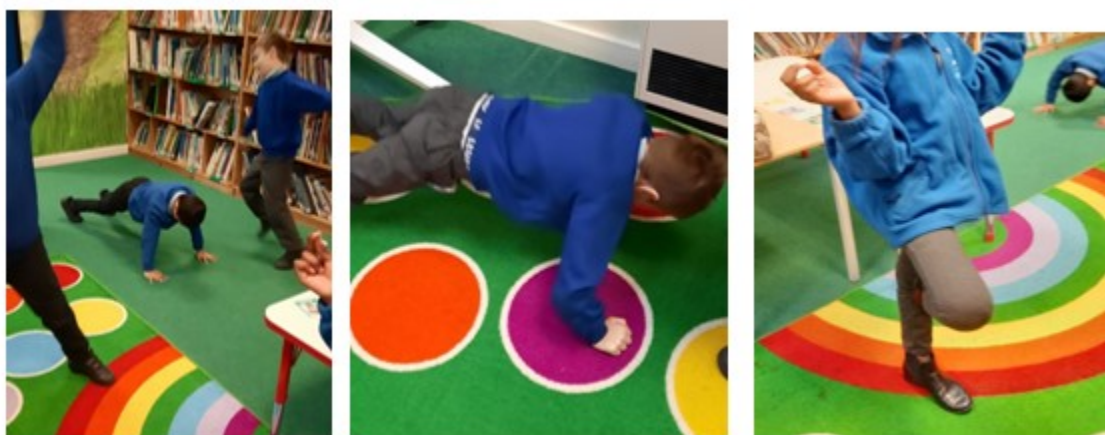
Start Right Sessions:

Our opportunity to offer start right sessions was significantly impacted by Covid. Despite children returning to school following lockdown, many schools were reluctant to allow additional visitors on the school premises to minimise the risk of infection. Additionally, we found that some schools had introduced sessions into their curriculum which focused on money matters (often provided by local banks) and they therefore did not have the need for these sessions. We found 3 schools that were keen to engage with the sessions and we arranged times that would complement what the children were currently learning. In total Sue Brown from our FF team delivered the 4 week programme in 3 schools to 4 groups of pupils. 1 group was in Year 2, the other 3 were in Year 3.

Session 1 focused on a broad understanding of the value of coins and notes. Sue used real coins and replica notes for the sessions. Children were encouraged to study the coins and feedback to the group their observations. The session also covered how money is obtained and what money was used for. The group then took part in some basic purchasing tasks where they had to buy an item using the correct value in coins. They were challenged as a group to come up with 8 combinations of coins that added up to the same value to deepen their understanding. Children were asked why money mattered and they came up with an extensive list, including: *'If we don't have money, we will have nowhere to live', 'If my mum doesn't have any money, she can't buy our food'* and *'My mum has two jobs to get us money, she leaves really early in the morning to go to work'*.



Session 2 focused on how we earn and spend money. All pupils apart from one acknowledged that they would have to go to work to earn money. The one who did not think this thought that the Government would give him money. To introduce the topic of earning money, each pupil was able to pick a physical activity from cards dotted around the room. There were 7 activities that had various degrees of difficulty on them. Each activity carried a monetary value. At the end of the task, pupils calculated how much they had earned through their efforts.



HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Sue then introduced a virtual shop, where children could purchase things with the money that they earned. *"I can only buy one snack here!"* said one student who chose a low paid, low effort activity and put very little effort into his task. The rest of the group reacted with things like *"you should have worked harder"* or *"you should have chosen a tougher activity"*. This led to a meaningful discussion about the different job roles and the associated salaries. Sue asked pupils what they thought they had to do to achieve those occupations. 1 girl who wanted to sell ice creams thought she had to go to University. Another wanted to become an Olympian because she was, *'really good on the monkey bars'*.



Sue encouraged the students to order jobs according to what salary they thought they earned. Sue pointed out that a professional footballer could earn in one match the same amount that a surgeon could in a year. The children were visibly shocked at this. Comments such as *"I think nurses and doctors should get paid more because they help people and keep them alive"* and *"I don't think that people kicking a ball about for entertainment should get paid so much money, that's wrong"*. Sue discussed what training was needed for these positions. One pupil said *"why would you have to pay for the training to become a doctor, nurse or teacher if you are helping others, wouldn't it be better for the government to pay us to do the training?"*. The children had a great sense of what they felt was right and wrong.

Session 3 focused on needs and wants. Pictures were placed around the room that showed essential and luxury items. Each child divided their white boards into 2 with the headings of NEEDS and WANTS. They then wrote or drew what they thought should go into each column. Sue gave an example to the group, when shopping in Tesco she had £50 for the food shopping for the week but wanted a jumper in the ladies' department. Sue had to make a choice between a need and a want. Sue explained she didn't get the jumper because she wouldn't have the money for the groceries.

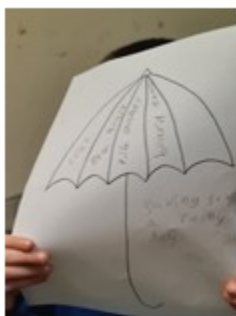


"I know what the difference is between needs and wants, if I only have a little bit of money, I need to buy food before I buy toys, like your jumper Mrs Brown!"

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

All the children chose a house, healthy food, gas and electric as essential needs. Those living in a town felt there was enough public transport to get around, so, a car wasn't an essential, compared to the children who lived in rural areas such as Grain who said that a car was essential as, *'there was only two buses a day'*!. Children were then given a picture of an umbrella which they populated with items that they would like to save for.

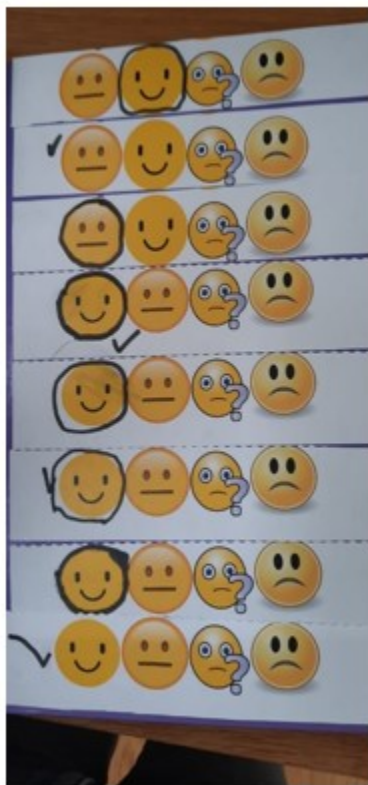


For the final session, children reflected on what they had learnt in the previous 3 weeks and gave some very valuable feedback and reflections. For their final activity children designed and decorated their own money boxes to take home.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Feedback from the Children:



| | |
|--------------------------------------------------------------------------------------------------|----|
| You should pay your loans before anything. | 1 |
| I learned you should save money for a rainy day / I learned how to save a lot of money. | 10 |
| I learned how I got money by doing chores / I learnt how to earn money | 3 |
| I learnt about needs and wants | 7 |
| It's good to go to work and earn money. | 1 |
| I learnt all the coins and the pound notes | 2 |
| I learnt how much money people get, even if people do a lot of work they won't always earn a lot | 1 |
| I learnt lots of stuff about money. | 1 |
| I learnt how much money you get depending on the job you have. | 1 |

'I have learnt that when you save 10% of money you will have LOADS in the future. P.S Mrs Brown is wonderful to have!'

'I enjoyed the lessons, My favourite lesson was the last lesson because I learned about savings and money. This was the best lesson I had. Mrs Brown is incredible. Fanks!'

It would appear that the most impactful sessions were around needs and wants and children understanding the difference, and why and how to save money.

We received the following feedback from the School's Headteachers:

'I just wanted to take this opportunity to say a huge thank you to Sue Brown and Home Start Medway. Sue has completed 4 weeks with us working with groups of children in Year 3 on money matters. Every week the children have spoken to me about what they have been learning and it is clear after 4 weeks they can see the importance of savings and working towards something. I love the fact that they can so clearly discuss the difference between what is needed and what is wanted - a great lesson indeed.

Here at Grain, we don't see many visitors and having Sue come out - laden down with all her resources has been really exciting. Three of the children have already come to see me to ask if Sue is coming back! So, if there are any other times Sue is available to do the same again or indeed any other sessions, please do think of us.

Thank you again, worthwhile sessions with a lovely lady'.

(Fay Cordingley, Headteacher, St James CofE Primary Academy)

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

'I wanted to email and say how wonderful our money workshops were with Suzie. She was absolutely wonderful with the children and they loved every minute of it. They learnt so much from it and the activities were perfect for our children and the age group. It really helps our children to have a better understanding of money.'

Suzie was perfect! She built up a wonderful relationship with the children and worked brilliantly with the staff at our school. The communication was excellent.

It was a great experience and just wanted to share that with you. Thank you'

(Hannah James, New Road Primary)

'The sessions were very informative and the children thoroughly enjoyed the groups. Sue Brown had thought about the age / ability of the children and planned accordingly. She was positive, enthusiastic and built a good rapport with the pupils. The children definitely learnt lots and the sessions made the children reflect on jobs and money. The sessions were practical and interactive. Thank you for such worthwhile and wonderful sessions.'

(Cara Watson, Deputy Head, Balfour Infants)

Headline data from the FF team this year:

- 490 parents assessed for their financial viability
- 140 parents referred for Financial Fitness support
- Alongside the 140 direct beneficiaries, there are approx. 310 indirect beneficiaries (children and family members of these individuals)
- 32 pupils attended the Start Right Workshops
- 172 families provided with foodbank vouchers
- 165 children provided with a sack of Christmas gifts
- 25 families provided with a Food Hamper for Christmas
- 31 volunteers trained to deliver Shop Smart
- 31 volunteers trained in FF
- 5 volunteers support the FF team specifically
- 84 referrals made to partners and stakeholders to provide additional support.
- 4 families supported that have no recourse to public funds

We seek feedback from parents that have accessed support from the FF team, parents tell us they have:

- improved skills to budget and manage their financial responsibilities.
- a better understanding of how to cook on a budget, plan meals and cook from fresh.
- improved confidence and self-esteem to tackle issues in the future by themselves, not just with their finances but also other areas of their lives as they feel more 'in control'.
- improved relationships as they are less stressed about their financial situation.
- Improved support networks and peer support gained through accessing groups.

'Fantastic support when filling in the DLA form'

'I received help to complete my PIP application and check I was receiving everything. I was also matched with a Volunteer who helps me on a weekly basis'

'Helped me to Budget better, meal plan and shop more efficiently'

HOME-START MEDWAY LIMITED

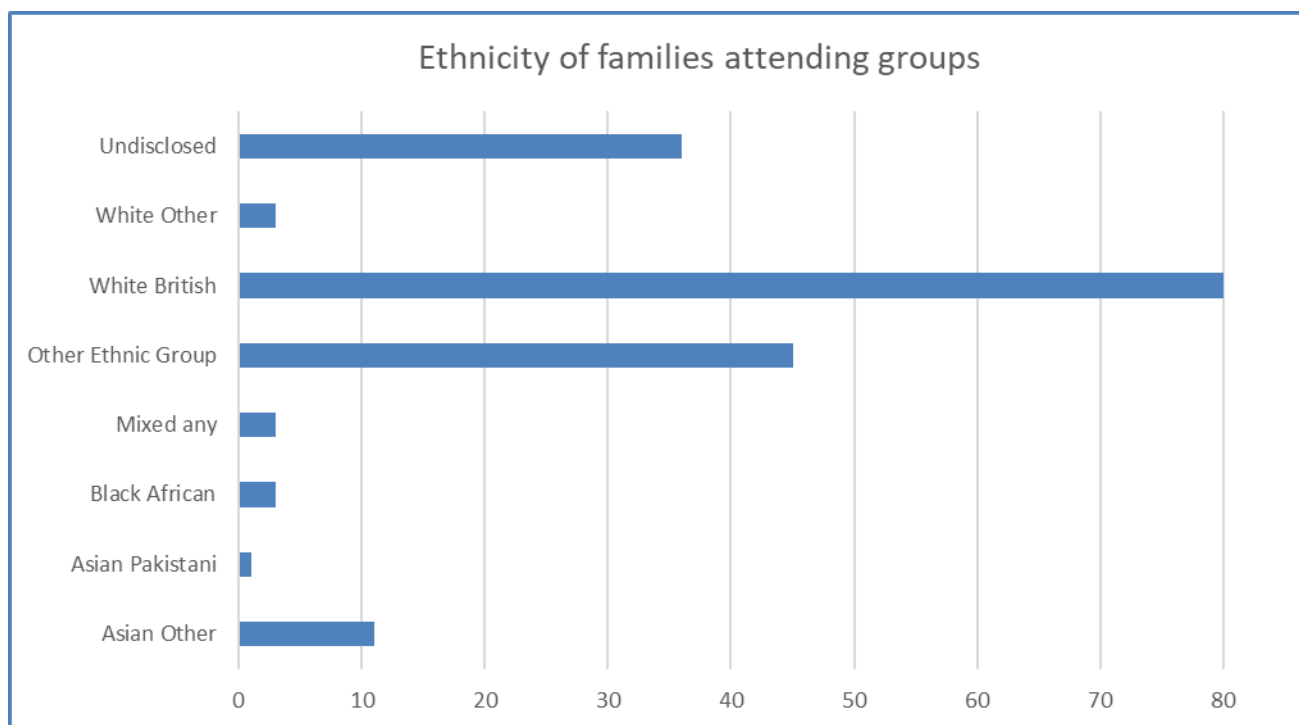
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Support for our Armed Forces (funded by the Veterans Foundation and Army Central fund via HSUK)

Having now provided services to our local Army families for the last 6 years, we are acutely aware of the unique pressures they face. Families deployed into the area have often lost their established support networks which can cause anxiety and stress on family life, increase isolation and impact on mental health. This has been particularly impacted by the ongoing Covid 19 pandemic. To support families to manage this, we have facilitated groups for the spouses and children of serving Army personnel.

During the last year, we have further extended support for our Army Community, now offering 2 groups per week at Invicta Park Barracks in Maidstone. The groups are supported by a staff member and volunteers who offer practical and emotional support alongside signposting to other services. We signpost families either internally through our Home-Start branch where families can additionally access support around domestic abuse, financial fitness and home-visiting, or externally to services such as Early Help and Housing. This extended provision supports parents to cope with the impact of family life and it's associated pressures.

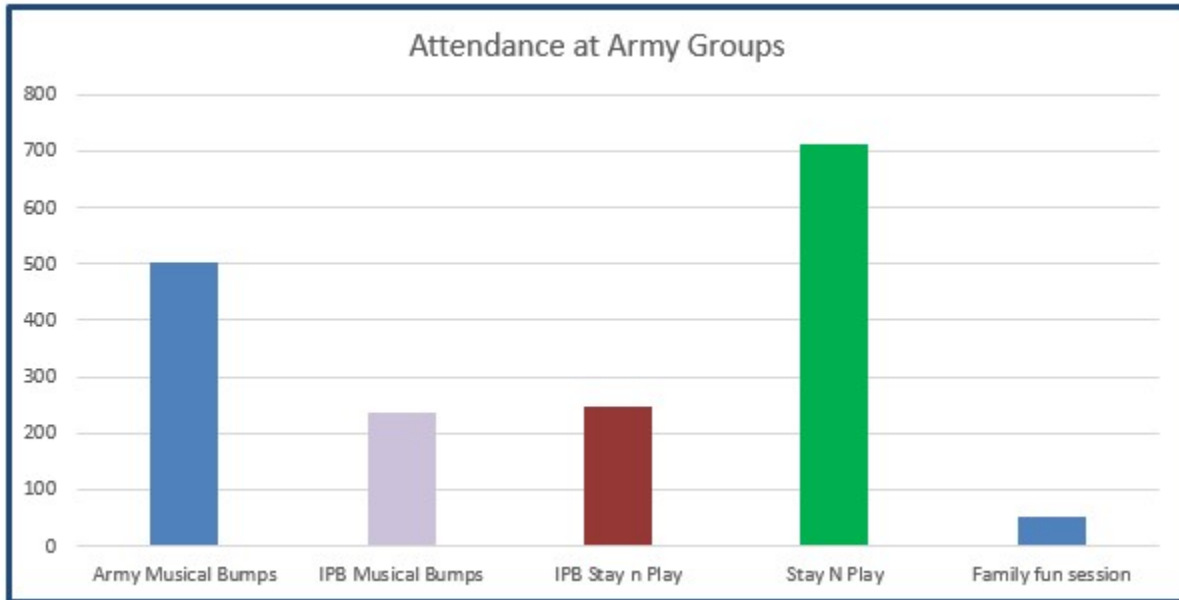
The Army families based at Brompton Barracks are primarily White British, with a small Nepelese Community and a few families of dual heritage. However due to our extended reach of support, we have now managed to engage the large Nepalese community that reside at Maidstone and as such 36% of those that have disclosed their ethnicity are from a diverse range of backgrounds as detailed below:



During the last year across the 2 sites, we have provided 166 sessions, attended by 186 individuals, accumulating in 1752 attendances.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023



Stay and Play:

This group aims to provide a variety of activities for the children to explore that support development and social interactions with their peers. The groups also provide an opportunity for parents/carers to receive peer support from others in a similar situation to themselves. These groups are particularly important in this regard due to the increased issues of isolation and lack of support due to Army spouses often being posted far away from home. We ensure that activities are different each week to ensure that the children maintain their interest and further develop their skills. During every Stay and Play session we encourage all of the children to sit down and enjoy a healthy snack with their parents and peers. This often leads to children trying different foods to those that they would eat at home.



HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

'My daughter has grown in herself coming to these groups, she is more confident...I also get to meet and chat with other Army wives'

'These groups are a lovely support for Army families'

Musical Bumps:

These weekly music sessions for families sought to encourage children's speech and language acquisition through music and rhyme. The children were provided with a selection of instruments, scarves and music props to encourage their participation and engagement. Parents/Carers were encouraged to sing along with their child/ren using the instruments, providing an opportunity for them to bond with their child and learn new songs to sing together at home.



Domestic Abuse Support (Funded by Children in Need)

We offer specialised support for families with a child under five who are experiencing low/medium domestic abuse or who have experienced domestic abuse historically, including those who have fled to Medway. We have a dedicated Domestic Abuse Co-Ordinator who supports these families directly. 35 families (35 parents/carers with 67 children) were supported by this worker during the last year.

83% of the families referred for DA support were White British, 17% were families that were Black Caribbean, Asian Bangladeshi, Asian Indian or other ethnic groups.

We often find that families supported by the DA Co-ordinator have been placed into emergency accommodation. These are often poorly furnished and do not have the essential equipment needed to meet their child's needs. Our DA Co-ordinator seeks to provide parents/carers with the essentials that they need through applications to partner charities and the Children in Need grants programme. During the last year, 13 grants totalling £6844 have been secured for these families.

Our DA Co-ordinator will provide home-visiting support to families weekly. During these visits, victims will be supported to come to terms with the trauma they have experienced, will be supported to ensure that their children have all the support that they need also. The work often focuses on supporting parents to integrate into their new area, as well as practical support, such as Makenzie friend in court and signposting to DA services that can support with the acquisition of legal orders.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

In addition to our direct work with families, we continue to co-ordinate the One Stop Shop (OSS) in Gillingham. The OSS ensures victims receive support from a range of professional agencies / organisations as needed. In attendance weekly is the DWP, domestic abuse services, legal advisor, and housing. In addition, victims also have access to safety equipment such as door bars and personal alarms.

As with all other projects, we monitor the impact of support. Families report progress in their coping scores and give positive feedback about their experience of the service, such as:

'The support I have received from Daniela from home start has been life changing. I've already stated this to Daniela, she goes above and beyond her job role. She has supported me with housing issues, attended mental health appointments, universal credit appointments, social services appointments and a court hearing. She is due to attend the next court hearing.

Her main role in helping me is to get through domestic abuse I have been going through, she has been there for me every step of the way, to listen and advise. Daniela has enrolled me onto the Phoenix program which is helping me to build my confidence and to understand everything I have been through and how to protect myself now and in the future. She has enabled me to attend a pantomime with my daughter and find funding for any household items I required.

Since Daniela has been my support worker I was the lowest I've been in my life and she has helped me rebuild myself in every way. Without charity's like home start and in particular Daniela I think my life could of taken a very different path. Daniela is a credit to herself and to home start. I owe her my sincere gratitude for everything she has done to change my life for the better.

FINANCIAL REVIEW

Total income for the year rose to £351,315 from £278,267 in 2022, with the main increase resulting from other income of rising to £78,175 from £19,566 from a range of grant givers in the voluntary sector including Kent Community Foundation and YMCA enabling the development of further group work in 2022 and grants from ABF The Soldier doubling in the year to £44,868 from £19,000 in 2022.

Total expenditure has increased to £287,769 from £228,098 in 2022, as a result in an increase in staff costs to £202,618 from £149,867 in 2022 additional staff allowed us to develop further projects and also resulted from a very detailed staff salary benchmarking exercise to ensure we attract excellent candidates to the roles. Volunteering costs have also increased during the year to £12,458 from £7,977 in 2022 due to a change in focus in the current year to more going away trips and music sessions as opposed to inside activities such as play areas.

Overall this has resulted in a surplus for the year of £63,546 (2022 - £50,169) and resulted in an increase in funds from £403,279 to £466,825 at the year end.

RESERVES POLICY

The Board of Trustees has set a Financial Reserve Policy which states that:

- Reserves are maintained at a level which ensures that Home-Start Medway organisation's core activity could continue during a period of unforeseen difficulty.
- A proportion of reserves be maintained in a ready realisable form.

At the end of the financial year £42,200 was held for ongoing liabilities including state redundancy payments, office equipment on lease, utilities and accountancy fees.

The Board of Trustees, who are members of the community who bring with them their own varied specialist skills, have overall responsibility for ensuring that the company has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the Financial Statements comply with the Companies Act 2006.

HOME-START MEDWAY LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

FUTURE DEVELOPMENTS

It remains that the Trustees have in place on-going arrangements for monitoring services via regular reports to the Board. Through discussions with staff and representatives of volunteers, the Board engages in the operational activities of Home-Start Medway and reviews the organisation's policies and procedures that are timetabled for scrutiny at frequencies appropriate to the issues under consideration.

Home-Start Medway complies with the national quality assurance scheme. The Trustees have devised a fundraising and promotional strategy set out in a new Strategic Plan. Promotional events will inform interested parties of the excellent value for money services delivered by Home-Start Medway. Effective communication with stakeholders is essential to maintain the support of partner organisations and the community in which Home-Start Medway works. In a multi-agency environment it is essential to have trust and a clear understanding of purpose. This openness and accountability is a strategic approach at the centre of the Board's decision-making process, considered fundamental to the success of the Charity's work.

Statement of trustees' responsibilities

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

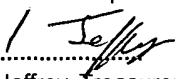
Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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


.....
Ms I Jeffrey, Treasurer
Trustee

Date: 15/10/2023
.....

HOME-START MEDWAY LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START MEDWAY LIMITED

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

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Sally Meah FCCA
Crossley Financial Accounting Limited

Star House
Star Hill
Rochester
Kent
ME1 1UX

Dated: 18 December 2023

HOME-START MEDWAY LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

| | Notes | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ | Unrestricted funds 2022 £ | Restricted funds 2022 £ | Total 2022 £ |
|--------------------------------------------------------------|-------|---------------------------------|-------------------------------|--------------------|---------------------------------|-------------------------------|--------------------|
| <u>Income from:</u> | | | | | | | |
| Donations and legacies | 3 | 78,175 | 272,913 | 351,088 | 19,566 | 258,624 | 278,190 |
| Investments | 4 | 227 | - | 227 | 77 | - | 77 |
| Total income | | 78,402 | 272,913 | 351,315 | 19,643 | 258,624 | 278,267 |
| <u>Expenditure on:</u> | | | | | | | |
| Resources expended on managing and administering the charity | 5 | 21,672 | 266,093 | 287,765 | 17,534 | 209,926 | 227,460 |
| Other | 8 | - | 4 | 4 | - | 638 | 638 |
| Total expenditure | | 21,672 | 266,097 | 287,769 | 17,534 | 210,564 | 228,098 |
| Net income for the year/ Net movement in funds | | 56,730 | 6,816 | 63,546 | 2,109 | 48,060 | 50,169 |
| Fund balances at 1 April 2022 | | 226,534 | 176,745 | 403,279 | 224,425 | 128,685 | 353,110 |
| Fund balances at 31 March 2023 | | 283,264 | 183,561 | 466,825 | 226,534 | 176,745 | 403,279 |

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

All income and expenditure derive from continuing activities.

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

HOME-START MEDWAY LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2023

| | Notes | 2023 | | 2022 | |
|-------------------------------------------------------|-------|----------|---------|----------|---------|
| | | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 10 | | 24,112 | | 8,574 |
| Current assets | | | | | |
| Debtors | 11 | 241 | | 207 | |
| Cash at bank and in hand | | 481,891 | | 458,342 | |
| | | 482,132 | | 458,549 | |
| Creditors: amounts falling due within one year | 12 | (39,419) | | (63,844) | |
| Net current assets | | | 442,713 | | 394,705 |
| Total assets less current liabilities | | | 466,825 | | 403,279 |
| Income funds | | | | | |
| Restricted funds | 14 | | 183,561 | | 176,745 |
| <u>Unrestricted funds - general</u> | | | | | |
| Designated funds | 15 | 42,200 | | 42,200 | |
| General unrestricted funds | | 241,064 | | 184,334 | |
| | | | 283,264 | | 226,534 |
| | | | 466,825 | | 403,279 |

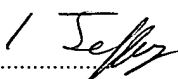
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

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

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

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

The financial statements were approved by the Trustees on 10th October 2023


.....
Ms I Jeffrey, Treasurer
Trustee

Company registration number 05135567

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Home-Start Medway Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Star House, Star Hill, Rochester, Kent, ME1 1UX. The charity's business office address is Canterbury Street Gillingham Kent ME7 5TP.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

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

1.2 Charitable funds

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

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.3 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

There is one exception to the above in relation to grant income. The Charity has departed from the SORP and deferred grant income which does not meet the criteria, it is considered beneficial to match the income with the costs for the readers of our accounts. If the charity was to apply the SORP there would be an additional £38,938 of grant income.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

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

| | |
|------------------------------|-----------------------|
| Leasehold land and buildings | 5 years straight line |
| Computer equipment | 25% reducing balance |

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

1.6 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

| 3 Donations and legacies | Unrestricted funds general | | Restricted funds | | Unrestricted funds general | | Restricted funds | | Total | |
|-------------------------------|----------------------------|---|------------------|---|----------------------------|---|------------------|---|---------|---------|
| | 2023 | £ | 2023 | £ | 2022 | £ | 2022 | £ | 2023 | £ |
| Donations and gifts | 78,175 | | 272,913 | | 19,566 | | 258,624 | | 351,088 | 278,190 |
| Donations and gifts | | | | | | | | | | |
| Medway Council and Medway PCT | - | | 109,055 | | - | | 126,439 | | 109,055 | 126,439 |
| Financial Fitness Grant | - | | 79,175 | | - | | 76,825 | | 79,175 | 76,825 |
| REAP | - | | - | | - | | 4,134 | | - | 4,134 |
| Children in Need Grant | - | | 39,815 | | - | | 25,976 | | 39,815 | 25,976 |
| ABF The Soldier | - | | 44,868 | | - | | 19,000 | | 44,868 | 19,000 |
| Groups | - | | - | | - | | 6,250 | | - | 6,250 |
| Other | 78,175 | | - | | 19,566 | | - | | 78,175 | 19,566 |
| | 78,175 | | 272,913 | | 19,566 | | 258,624 | | 351,088 | 278,190 |

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

4 Investments

| | Unrestricted funds general 2023 £ | Unrestricted funds general 2022 £ |
|-------------------|-----------------------------------------------|-----------------------------------------------|
| Interest received | 227 | 77 |

5 Resources expended on managing and administering the charity

| | 2023 £ | 2022 £ |
|------------------------------|----------------|----------------|
| Staff costs | 202,618 | 149,867 |
| Depreciation and impairment | 6,002 | 4,443 |
| Telephone/IT costs | 13,944 | 10,383 |
| Office expenses | 39,859 | 41,752 |
| Staff expenses | 546 | 505 |
| Cleaning | 638 | 459 |
| Insurance | 1,147 | 1,217 |
| Licence fee | 5,899 | 5,899 |
| Volunteers | 12,458 | 7,977 |
| Training | 681 | 1,495 |
| Accountancy and bookkeeping | 3,973 | 3,463 |
| | <u>287,765</u> | <u>227,460</u> |
| | <u>287,765</u> | <u>227,460</u> |
| Analysis by fund | | |
| Unrestricted funds - general | 21,672 | 17,534 |
| Restricted funds | 266,093 | 209,926 |
| | <u>287,765</u> | <u>227,460</u> |

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Employees

The average monthly number of employees during the year was:

| 2023 Number | 2022 Number |
|----------------|----------------|
| 10 | 9 |

Employment costs

| | 2023 £ | 2022 £ |
|-----------------------|----------------|----------------|
| Wages and salaries | 186,384 | 138,040 |
| Social security costs | 12,276 | 8,374 |
| Other pension costs | 3,958 | 3,453 |
| | <u>202,618</u> | <u>149,867</u> |

No employee received remuneration amounting to more than £60,000 in either year.

8 Other

| | Restricted funds | Restricted funds |
|-----------------------------------------------|---------------------|---------------------|
| | 2023 £ | 2022 £ |
| Net loss on disposal of tangible fixed assets | 4 | 638 |

9 Taxation

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

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

10 Tangible fixed assets

| | Leasehold land and buildings £ | Computer equipment £ | Total £ |
|------------------------------------|-----------------------------------------|----------------------------|------------|
| Cost | | | |
| At 1 April 2022 | 16,505 | 9,434 | 25,939 |
| Additions | - | 21,544 | 21,544 |
| Disposals | - | (490) | (490) |
| At 31 March 2023 | 16,505 | 30,488 | 46,993 |
| Depreciation and impairment | | | |
| At 1 April 2022 | 10,725 | 6,640 | 17,365 |
| Depreciation charged in the year | 3,300 | 2,702 | 6,002 |
| Eliminated in respect of disposals | - | (486) | (486) |
| At 31 March 2023 | 14,025 | 8,856 | 22,881 |
| Carrying amount | | | |
| At 31 March 2023 | 2,480 | 21,632 | 24,112 |
| At 31 March 2022 | 5,780 | 2,794 | 8,574 |

11 Debtors

| | 2023 £ | 2022 £ |
|---------------------------------------------|-----------|-----------|
| Amounts falling due within one year: | | |
| Prepayments and accrued income | 241 | 207 |

12 Creditors: amounts falling due within one year

| | Notes | 2023 £ | 2022 £ |
|------------------------------------|-------|-----------|-----------|
| Other taxation and social security | | 4,096 | 2,944 |
| Government grants | 13 | 29,234 | 52,702 |
| Other creditors | | 874 | 803 |
| Accruals and deferred income | | 5,215 | 7,395 |
| | | 39,419 | 63,844 |

13 Government grants

Deferred income is included in the financial statements as follows:

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

13 Government grants

(Continued)

| | 2023 £ | 2022 £ |
|-------------------------------------|-----------|-----------|
| Deferred income is included within: | | |
| Current liabilities | 29,234 | 52,702 |
| Movements in the year: | | |
| Deferred income at 1 April 2022 | 52,702 | 13,750 |
| Released from previous periods | (52,702) | (13,750) |
| Resources deferred in the year | 29,234 | 52,702 |
| Deferred income at 31 March 2023 | 29,234 | 52,702 |

14 Restricted funds

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

| | Movement in funds | | | Balance at 1 April 2022 £ | Movement in funds | | |
|-----------------------------------|---------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------|----------------------------|----------------------------------|
| | Balance at 1 April 2021 £ | Incoming resources £ | Resources expended £ | | Incoming resources £ | Resources expended £ | Balance at 31 March 2023 £ |
| Medway Council | 24,150 | 126,439 | (102,943) | 47,646 | 109,055 | (92,732) | 63,969 |
| Financial Fitness | 42,065 | 76,825 | (62,549) | 56,341 | 79,175 | (80,195) | 55,321 |
| REAP | 14,312 | 4,134 | (3,366) | 15,080 | - | (8,924) | 6,156 |
| BBC Children in Need | 15,589 | 25,976 | (21,149) | 20,416 | 39,815 | (35,643) | 24,588 |
| Groups | 1,702 | 6,250 | (5,089) | 2,863 | - | (1,694) | 1,169 |
| Medway Community Healthcare | 11,382 | - | - | 11,382 | - | (6,736) | 4,646 |
| Kent Community Foundation | 5,610 | - | - | 5,610 | - | (3,320) | 2,290 |
| Lloyds Bank Foundation | 7,948 | - | - | 7,948 | - | (4,703) | 3,245 |
| Armed Forces Grant | 5,927 | 19,000 | (15,469) | 9,459 | 44,868 | (32,150) | 22,177 |
| | 128,685 | 258,624 | (210,564) | 176,745 | 272,913 | (266,097) | 183,561 |

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Restricted funds

(Continued)

Medway Council

The funding from Medway Council is so Home-Start Medway can offer home-visiting support to local families who have children under the age of five. The funding helps to pay staffing costs and the charities general expenses.

Financial Fitness

The Financial Fitness funding enables Home-Start Medway to provide a free service that ultimately helps families get themselves onto a level financial playing field. Reducing the stress of debt helps with all the family members' emotional wellbeing.

The Royal British Legion

The one year funding from The Royal British Legion is specifically for Home-Start Medway to support the Army families in the Brompton Barracks area and Ex-Army families. The funding pays for an additional member of staff and expenses attributed to this support and for recruiting volunteers from within the Army families.

REAP

The REAP funding enables Home-Start Medway to hire a team to support people in hardship or crisis situations.

BBC Children In Need

The three year funding from BBC Children In Need is specifically for Home-Start Medway to support families who have or are experiencing low level domestic abuse. Providing a new Domestic Abuse Coordinator to directly support, organise home visiting volunteers, run a peer support group and help with safety planning via the One Stop Shop.

Medway Community Healthcare

Supporting families in their own home around potty training, sleep behaviour and introducing solid food.

Groups (Kent Community Foundation, The Big Lottery Awards For All, ABF The Soldiers Charity)

Reducing isolation and increasing social interaction, supporting with parenting, improving gross and fine motor skills through messy play, promoting peer to peer and group support. Within Grey n Play our intergenerational group we are promoting strong intergenerational relationships, increasing social interaction, whilst also helping to improve mental health and supporting older people with dementia.

Lloyds Bank Foundation

The above restricted fund represents monies given to us by Lloyds for the delivery of groups.

HOME-START MEDWAY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

15 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

| | Movement in funds | | Movement in funds | | Balance at 31 March 2023 £ |
|-----------------------------------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|----------------------------------|
| | Balance at 1 April 2021 £ | Incoming resources £ | Balance at 1 April 2022 £ | Incoming resources £ | |
| Redundancy, lease, utility and accountancy costs | 42,200 | - | 42,200 | - | 42,200 |
| | 42,200 | - | 42,200 | - | 42,200 |

At the end of the financial year trustees have agreed to designate £42,200 for ongoing liabilities including state redundancy payments, office equipment on lease, utilities and accountancy fees.

16 Analysis of net assets between funds

| | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total Unrestricted funds 2023 £ | Restricted funds 2022 £ | Total 2022 £ |
|----------------------------------------------------------|------------------------------------|----------------------------------|------------------------------------------|----------------------------------|--------------------|
| Fund balances at 31 March 2023 are represented by: | | | | | |
| Tangible assets | 24,112 | - | 24,112 | 8,574 | 8,574 |
| Current assets/(liabilities) | 259,152 | 183,561 | 442,713 | 176,745 | 394,705 |
| | 283,264 | 183,561 | 466,825 | 176,745 | 403,279 |

17 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

| | 2023 £ | 2022 £ |
|----------------------------|-----------|-----------|
| Within one year | 5,699 | 8,000 |
| Between two and five years | - | 5,699 |
| | 5,699 | 13,699 |

18 Related party transactions

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