



Annual Report 2022/23

Our mission.

Every parent has the support they need
to give their children the best start in life.

Because childhood can't wait.

Home-Start Watford, Three Rivers and Hertsmere helps local families with at least one child under 5 years old deal with the challenges they face.

We intervene early to support parents as they learn to cope, improve their confidence and build better lives for their children.

Our core services



HOME-VISITING SUPPORT

Trained volunteers provide weekly one-to-one parenting support in the home.



SUPPORTING CHILD DEVELOPMENT

Playing, listening, fun, skills, outings & friendships.



EMOTIONAL SUPPORT

Empowering parents to manage & resolve problems.



PRACTICAL HELP

Budgets, nutrition, cooking & home safety.



EMPOWERMENT

Supporting families to have their voice heard.



SIGNPOSTING

Linking local health, community & educational services.



COUNSELLING

Working with parents living with a mental health difficulty.

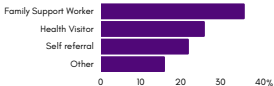


OUTREACH/FAMILY GROUP WORK

Helping isolated families become more involved in their community.

Our work

We are a highly respected organisation with over 30 years of experience supporting families and truly embedded in our local community. Referrals come from every corner of the community including GPs, family support workers and health visitors. We accept self-referrals too.

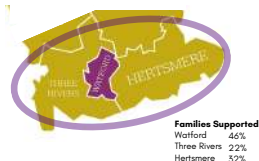


Complex needs

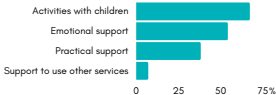
On referral, we find that most families are experiencing multiple or complex needs. Over 63% of our families present with 3 or more complex needs.



Where we work



How we help



Introduction

The past year has been one of progress and transformation. Whilst our home-visiting service remains the backbone of our service, our Counselling Service has expanded into new locations, our Family Groups have grown and become an ever increasing hive of activity and we have created more partnerships with other local community organisations, further strengthening our community ties.

Through prudent planning we have continued to ensure that our services have been fully funded. Particular thanks go to the Fundraising Committee who have worked hard to obtain funding allowing us to develop new and exciting projects to support our families.

After almost 10 years dedicated to the charity we said farewell to Emma Power as our CEO. She led Home-Start with great passion, commitment, skill and sensitivity and we are thankful for her significant contributions to the charity. We were delighted for Sophie Linington to take on the role of CEO in August, having lived in our community for 20 years and bringing with her extensive charity experience.

July saw the departure of another long serving member of staff, Rachel Allen. Her role has been superbly filled by our highly experienced Volunteer Coordinator, Michaela Foster Osborne. In response to the growing number of referrals, we recruited three additional Volunteer Coordinators. After a short period settling in they have become an effective team and have worked hard to substantially reduce our referrals waiting list. Karen Watkin has assumed the newly created role of Business Operations Manager and we have had the benefit of an additional fully funded Administrator in Karen Stretch. Together with Amanda Busby they have helped streamline and strengthen our administration and reporting abilities. As well as expanding our staff team, we have recruited several new Trustees who bring with them a range of highly relevant skills, experience and diversity.

Over the past year we touched the lives of more than 100 families across Watford, Three Rivers and Hertsmere. We have expanded our counselling provision, increased attendances at our playgroups and held several successful events for families. We have continued to increase our social media engagement across all platforms as well as increasing the content and reach of our vibrant and informative newsletter.

On behalf of the Trustees, I would like to thank our CEO, Sophie Linington, the whole staff team and all our volunteers for their energy and dedication.

We are committed to growing and developing our services to meet the ever increasing need to support families across our communities in this hugely challenging time. We will continue to innovate and diversify our activities whilst developing new fundraising strategies to optimise our service. We look ahead with the confidence that we have a strong team at every level to ensure that we can enable our families to thrive and not just survive.



Simone Collins

Simone Collins, Chair

Trustee Board - Roles & Responsibilities



Simone Collins, Chair
Community Fundraising



Bernadette Coleman, Vice Chair
Volunteer Rep & Data



John Robinson, Treasurer
Staff Rep & Fundraising



Kam Johal
Projects & Strategy



Simon Boulcott
Health & Safety



Claire Buckland
Staff Rep & Human Resources



Sarah Joy
Families



Nicola Millbery
Safeguarding



Glen Saffery
Fundraising

Trustee Board as at 31.03.23

Our Objectives & Values

To safeguard, protect and preserve good physical and mental health of children & their parents. We:

- Reassure parents that difficulties bringing up children are common. We encourage enjoyment in family life.
- Encourage the parents' strengths and emotional well-being for the ultimate benefit of their children.
- Support parents to develop long term coping strategies for every day challenges and life's ups & downs.
- Develop a relationship of trust with the family. Our approach is flexible and tailor made.
- Challenge disadvantage, injustice and social exclusion.
- Our service is universal, to all families, whatever their background or need.

Integrity

We lead with integrity to deliver a professional and reliable service.

Community

We foster a sense of community and ensure our service is available to all.

Support

We work to support, enable and inspire by being responsive, friendly and kind.

Respect

Everyone feels valued, respected, listened to and included.

Chief Executive

I joined the Home-Start team at the end of August 2022, excited to be taking on the role of CEO, after the departure of Emma Power in May. Emma and I worked together when I was a Trustee, and I want to start by recognising her fantastic legacy here; she saw Home-Start through the toughest of times during the pandemic and built a strong, well respected service and team despite challenging social and economic circumstances.

We also said goodbye to Rachel Allen after 8 years, so this year has been another year of change for the team. We've grown in size, skills and experience, strengthening our Volunteer Coordinator, Family Engagement and Business Support Teams and expanding our delivery, all with the central aim of supporting more families at the times they need us.

I'm very much looking forward to continuing to deliver our high quality support, working alongside such a committed and motivated team - none of which would be possible without local support; businesses, funders and individuals who support our work week after week and ensure we can stay at the heart of our community.

As we celebrate our 30th anniversary in 2023, we know that our services are needed now more than ever and we remain committed to supporting our families, where and when they need us.



Sophie Linington, CEO

Funders

We are delighted to have worked with a range of national funders over the last year. Their significant and continued support has allowed us to expand our Home-Visiting and Counselling Services, deliver an additional Family Group, and launch a brand new Peer to Peer Programme.



Trusthouse
Charitable Foundation

Supporter of the players of



Awarded funds from



COMMUNITY
FUND

We are also grateful for the continued support from the following local funders:



WATFORD
BOROUGH
COUNCIL



THREE RIVERS
DISTRICT COUNCIL



HCF
Hertfordshire Community Foundation

Home-Visiting

What have we achieved this year?

3 volunteer preparation courses completed

28 new home-visiting volunteers trained, through our new, more accessible hybrid course

67 volunteers gave up their time home-visiting

6,978 hours of home-visiting support provided to local families



Lives touched

"Olivia was referred to Home-Start to provide support with her self-esteem and her physical and mental wellbeing. Olivia was feeling very low as she had recently left her relationship with her child's father due to domestic abuse. Olivia was diagnosed bipolar 10 years previously and had been managing well with medication. The domestic abuse had dented her confidence and she was finding life with a child hard to manage, lonely and isolating. She had a limited support network and no real friends. Olivia found this hard and increasingly isolating.

Our home-visiting volunteer, Andrea, quickly became part of the family. She visited the family once a week for six months, providing a listening ear, support with playtime, help to find and liaise with a solicitor and IDVA, assisting with obtaining a non-molestation order, help to pack up the flat for moving and emotional support through Isabel's hospital visits. Andrea also worked with Olivia to help Isabel develop independent play strategies and be less clingy to her.

Since being matched with Andrea, Olivia looks and sounds like a different person - her **confidence has increased enormously** and she has become more self-assured and independent. She organised a non-molestation order and found a supportive solicitor to assist her in establishing visitation time for Isabel's father, **developed a social network** and regularly attends the Home-Start Family Group with Isabel. **She feels her life is now under control and she can face trouble steadily.**

Olivia was so happy with her volunteer. She felt she had been amazing - so supportive, kind and always ready to listen. Olivia said that Andrea had helped her in so many ways, especially with developing the ability to face problems calmly and to not get so stressed when things go wrong - but **now she feels ready to face the world independently.**"

Laura, Volunteer Coordinator

Home-Visiting



Better outcomes for families and their children

On average, **95%** of our families make positive progress in at least 3 of the 10 areas when being supported by a volunteer.



Parent wellbeing



Social networks



Boundaries & behaviour



Education & learning



Meeting emotional needs



Family Groups

What have we achieved this year?

3 well-attended weekly Family Groups

53 families supported per week

153 parents and children supported over the year



New Family Group Assistant to strengthen delivery of the groups



Delivered our first Group Volunteer training session and support group



Structured sessions with healthy snacks and activities based around Early Years Foundation Stages

Lives touched

"Nadia, who has been attending our Hertsmere Family Group since 2021, has set up her own Parent & Toddler group in Brookmeadow (Borehamwood). She has been telling me since we first met that setting up her own group was one of her goals as she noticed how many Family Groups had been closed in the community after lockdown. Her confidence was also low, and she struggled with anxiety. She wasn't sure how this dream would be achieved.

Towards the end of 2022, David Goulding (previous Community Engagement Officer at Hertsmere Borough Council) came to listen to our parents at our Hertsmere Family Group. After hearing from Nadia how she wanted to set up a group, he went away, found funding for her and put her in touch with a local church. Since then, they have received subsidised hiring fees for a church hall, a shed in their garden for storage, and extra funding from the BECC for resources. The group opened in March and has seen great attendance.

This is an example of how we **empower** our parents. With **consistent support and encouragement from our volunteers and the wider team**, Nadia has **built the confidence to follow through with one of her big goals.**"

Georgia, Family Group Coordinator



Counselling

What have we achieved this year?

4 counselling locations across our districts

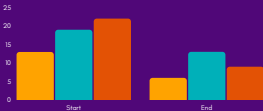
84 hours of counselling support with free childcare provided to local families

100% improvement in psychological wellbeing

CORE-10 Psychological Wellbeing

mild 11-15, moderate 16-20, moderate/severe 21-25, severe 25+

■ Mild ■ Moderate ■ Moderate/severe



Lives touched

"Jenny, a single parent with 3 children, was struggling with feelings of anxiety and isolation and referred herself to Home-Start for support. She wanted to access mental health support alongside her home-visiting volunteer support.

Home-Start's Coordinator signposted Jenny to our counselling service. She explained to Jenny that this service is offered for free, although we encourage clients to pay a weekly donation at their sessions based on what they can afford. Jenny was surprised to hear that clients are **offered up to 26 weekly sessions, with childcare alongside and breaks for school holidays**. This made a huge difference, as her older child is of school-age.

Our Counsellor offered Jenny space and time to explore her thoughts and feelings and to understand herself better. As she became more connected to her emotions, she felt more confident to share these with trusted friends and family. **Jenny noticed her emotional responses when she considered taking her children out and about, and used her counselling sessions to explore her fears and worries.**

Although her life circumstances continued to be challenging, Jenny was generally feeling better able to cope. Jenny and her Counsellor acknowledged that change isn't always linear, and sometimes we can still have a difficult day. The sessions gave her a **space to explore these feelings and to notice when she felt that her worries were spiraling.**

When Jenny and her Counsellor approached the end of the block of 26 sessions, her Counsellor suggested that they reflect on what 'endings' have been like for Jenny in the past. This gave Jenny a chance to experience a planned ending and to consider what strategies she might want to have in place to **help her to sustain the improvements** that she had seen in her life since starting her counselling sessions."

Azka, Counselling Coordinator

Community Activities

What have we achieved this year?

10 additional enrichment activities for families

47 parents and children fed at Hot Lunch Clubs

180+ parents and children attended over the year

423 meals served at Hot Lunch Clubs

Lives touched

"Clare, a mum of 2 boys under the age of 2, has struggled to connect with parenthood. She is supported by Home-Start as well as the perinatal mental health team and has a complex home life. A particular struggle for Clare is her confidence being a parent. Engaging her with Home-Start's other services has been difficult in the past, but she signed up for our Forest School training session with Groundwork.

Clare said she felt a connection to nature and really wanted to share this with her sons. After spending the afternoon outside and learning lots of new activities to do with little to no resources, she shared that **she felt really confident to do this with her children and was excited to implement these new skills into her life as a parent.**

This shows us how our Back to Nature pop-ups have positively impacted families' mental wellbeing through being outside and connecting with nature, and how **this approach has engaged families who wouldn't usually get involved.**"

Laura, Family Engagement Team



Social Prescribing

What have we achieved this year?

9 GP Surgeries supported by our team of 5

500+ referrals per year

6,344 hours of support delivered to clients

Examples of issues we have supported:



Social isolation



Mental health



Carers support



Support at home



Debt, finance and benefits



Long term health conditions

Lives touched

"Leela, a mum of a 2-year-old, was referred to her GP for financial support and mental health issues. She had a traumatic childhood including time in care owing to her parents' mental health and addiction issues. At the time of referral, she was paying rent on two properties while her father was in prison. She is experiencing severe anxiety due to her financial situation and her father's imminent release from prison, and she was socially isolated.

The Link Workers were **able to refer her to:**



- Mental health services
- Energy bill support
- Family Centre services
- Financial support and grants for her father
- Home-Start for social isolation, emotional and parenting support

We called the client each week to **provide emotional support** until she let us know that she was feeling stronger and happy to wait for mental health and Home-Start referrals to begin support.

Leela was urgently re-referred in crisis following a change in circumstances, feeling too anxious to leave the house for food or prescription collection. We were able to collect her prescription, refer her for free food delivery, and liaise with her GP to monitor her situation.

She has made **significant steps towards gaining more choice and control in her life and improving her family's health and wellbeing**, including:



- Improved financial situation
- Confident in attending GP appointments
- Successfully liaised with the Housing Association to replace mouldy windows in her flat
- Studying for a course in Health and Social Care"

Kate, GP Link Worker, Social Prescriber (Supervisor)



Our Impact This Year



121

families, and

206

children supported by our service

6,978

hours of support to local families
from **67** home-visiting volunteers



3

weekly Family Groups, and

10

additional enrichment activities

84

hours of counselling support
with free childcare

Treasurer's Report

I am pleased to be able to report a further year of significant progress for Home Start Watford, Three Rivers and Hertsmere during the financial year ending on 31st March 2023.

In the year under review, there was a further 23% growth in the income of the charity to £457k, representing a tremendous effort at fundraising during the year. The donations and individual fundraising grew substantially as life returned closer to normal and the effects of Covid began to dissipate. Significant new longer-term funding came from new funders and traditional funders alike and the level of donations from individual trust funds remained at a historically high level in 2022/23.

Costs remain primarily employment costs and 22/23 saw a growth in the staffing establishment to provide the services enabled by the higher level of income. By March 2023 the charity was fully staffed with a new Chief Executive after the challenges of the Covid period.

It continues to be encouraging to see a healthy balance sheet and an increasing proportion of longer term funders which gives the Board the encouragement to plan further initiatives to aim to address the changing and increasing needs of our service users.



A handwritten signature in black ink, appearing to read 'John Robinson'.

John Robinson, Treasurer

Financial Summary

	2021-22		2022-23
Income	£ 370,376	Income	£ 457,388
Expenditure	£ 366,075	Expenditure	£ 453,288

Thank you to all our supporters and fundraisers!

TRUSTS, FOUNDATIONS & FUNDS

Bugler Foundation
Four Acre Trust
Home-Start Lottery
Home-Start UK
One Great Day
The Big Give
The Christopher Laing Foundation
The Dewan Foundation Ltd

COUNCILLORS

Caroline Clapper
Mark Watkin
Morris Bright
Nigel Bell
Peter Taylor, Watford Mayor
Phil Williams
Stephen Cavinder
Tim Williams

CHARITY PARTNER

Teachappy Ltd

LOCAL ORGANISATIONS

Abbots Langley Good Neighbours Association
Ash Logistics Ltd
Asvina
Cassiobury Court
Cathartic CIC
Clean Herts Community
Everyone Active Watford
Fresh Ego FC
Groundwork
Herts Valley CCG
Jackson Jewellers Watford
Lush Watford
Metro Bank Watford
Old MacDonald's Day Nursery
Latimer
Project Shoebox Herts and Bucks
Ryans Construct Ltd
Watford FC CSE Trust
Wenta
West Herts Golf Club
West Watford Golfing Society

CORPORATE SUPPORTERS

Atria Watford - Savills
Beaverbrooks
Berkeley Group
Camelot
Co-op
Costco
Fairview New Homes Ltd
Morgan Sindall Construction
Mothercare Global Brand
Murrill Construction
Sigma
TK Maxx and Homesense Foundation
Veolia
VWV Solicitors
Waitrose & Partners
Warner Bros. Studio Tour London
Wenzel's the Bakers Ltd

DONATION STREAMS

Amazon Smile
Easy Fundraising
Facebook Birthday Fundraisers
People's Fundraising

FUNDRAISERS

Alan Underdown
Andria and Terry Moffatt
Ash Walsh
Charlott Saunders
Georgina Sturmer
Greg Holt
Home-Start Lottery Players
Jane Rose
John Robinson
Karen Stretch
Lloyd Willingham
Marcus May
Nikki Goncalves
Sayed Daniel Perry

SCHOOLS

Beechfield School
Watford Girls Grammar School,
Year 7



Our amazing individual fundraisers have included...

Lloyd running his **own marathon**
in August, raising over £1,800



Alan, Greg and Marcus running
The Big Half in September,
together raising over £2,800

Ash and Sayed running the
Royal Parks Half in October,
together raising over £2,000



Karen, our Team Administrator,
selling her **crocheted creations**,
raising over £300



Adrian from Teachappy Ltd, our Charity Partner, donating **£1 per each Teachappy Tee sold**, raising £5,000



HOME-START WATFORD AND THREE RIVERS
DIRECTORS' REPORT AND FINANCIAL STATEMENTS
FOR YEAR ENDED 31ST MARCH 2023

Company Registered Number

5385393

Charity Number

1108847

CONTENTS	PAGES
Company Details	1
Report of the Directors:	2-4
<ul style="list-style-type: none">• Structure, Governance & Management• Risk Policy• Statement of Directors' Responsibilities• Activities• Pay Policy• Future Plans	
Report of the Examiner	5
Statement of Financial Activities	6
Balance Sheet	7
Notes Forming Part of the Financial Statements	8 - 19

Directors:	Simon Boulcott Bernie Coleman, Vice Chair Simone Collins, Chair Sarah Joy - <i>appointed 19.08.2022</i> Kam Johal Sophie Linington - <i>resigned 25.08.2022</i> Julian Lipton - <i>resigned 21.09.2022</i> John Robinson Nicola Millbery - <i>appointed 01.01.2023</i> Claire Buckland Glen Saffery
Secretary	Sophie Linington, Chief Executive Officer - <i>appointed 26.07.2022</i>
Registered Office	The Barn, 1 Watford House Lane, Watford, Herts, WD17 1BJ
Safeguarding Advisor	Nicola Millbery
Independent Examiner	David M Green FCA, Gowers Limited The Old School House, Bridge Road, Hunton Bridge, Kings Langley, Herts, WD4 8SZ
Bankers	Lloyds TSB, Intu Centre, Watford, Herts, WD17 2UB

The Trustees have pleasure in submitting their report together with the financial statements for the year ended 31 March 2022. These financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Structure, Governance & Management

Home-Start Watford and Three Rivers (HSW&TR) is a registered charity - No. 1108847 and a Company Limited by Guarantee - No. 5585395, registered in 2005. The charity has no share capital and is governed by its Memorandum and Articles of Association.

The policy, strategy, and general management of HSW&TR is directed by the Board of Trustees who are the Directors of the Company and who meet at least every two months recognising that they are required to meet no fewer than four times in each financial year. The Board of Trustees is supported by professional Advisers with an interest in the welfare of families and young children. The day-to-day management is delegated to a Chief Executive Officer who supports and supervises a team of salaried staff. The Objects of the Charity are carried out by staff and trained volunteers, who are parents, offering regular support, friendship, and practical help to families under stress, primarily in their own homes, and sometimes in support groups, helping to prevent family crisis and breakdown. Volunteers are supported by the team of experienced staff.

The Memorandum and Articles of Association require the Board of Trustees to comprise between 4 and 12 Trustees who are formally appointed by the membership at AGMs. Trustees may co-opt other Trustees who will only stand in office until the following AGM when they must be formally put forward for election if they wish to remain in office.

The Trustees holding office in the year to 31st March 2022 are detailed on Page 1. The Trustees of the Charity have no interest in any contract with the Charity nor do they receive any remuneration for their service.

Membership of HSW&TR is open to any individual or organisation interested in promoting the charity's Objects who applies to the Charity in the manner required and approved by the Trustees. HSW&TR has a comprehensive equal opportunities and diversity policy, which ensures that all staff and volunteers are recruited regardless of ethnicity, religion, age, gender, or sexuality. We also strive to accommodate those with physical difficulties. Families are supported regardless of ethnicity, religion, age, gender or sexuality of the parent(s). A regularly monitored community profile ensures that volunteers are proactively encouraged from all sectors of the local community.

Although HSW&TR is an independent charity, as a Home-Start organisation we are affiliated to the national body, Home-Start UK; a Charitable Trust founded in 1975. Over 200 Home-Start schemes may be found throughout the UK, each an independently registered charity, funded and managed locally. Home-Start UK supports local schemes by providing services such as training, information and legal and safeguarding advice. Home-Start UK also defines quality standards for service provision. Each scheme works within Home-Start UK Standards and Methods of Practice, which are audited every three years against a set of rigorous criteria covering all aspects of governance, management, and financial controls.

Risk Policy

The Trustees conduct regular reviews of the major risks to which the Charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks by implementation of procedures, including authorisation of all transactions and projects. Procedures are in place to ensure

compliance with all statutory requirements including, employment law, health and safety of staff and volunteer, and data protection. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law, the Trustees have elected to prepare financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of the profit or loss of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then to apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will stay in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and that enable them to ensure that the statements comply with the Companies Act 2006 and accounting statement FR5102. They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Activities of the Home-Start Watford & Three Rivers Charity

The Trustees of HSW&TR with the support of its staff aim to ensure that:

- the scheme has adequate funds to support current activities and envisaged future expenditure;
- trustees are inducted, DBS checked, trained and supported to enable them to fulfil their roles and responsibilities;
- staff are recruited, inducted, trained, supported, supervised and developed in accordance with good employment practice;
- home-visiting volunteers are recruited from all sectors of the community, are DBS checked, undertake the scheme's comprehensive preparation course and receive ongoing training, support and supervision;
- trustees, staff and volunteers are actively encouraged to develop their skills and to support each other to meet the needs of HSW&TR and individual needs;
- the scheme develops additional activities and services as need is identified and where adequate funding can be obtained;
- recruitment campaigns and regular preparation courses are run to maintain a team of trained volunteers able to meet the numbers of appropriate referrals within a reasonable waiting time;
- the service provides best practice in safeguarding;
- volunteers are carefully matched to families to provide an appropriate service for each family's needs;
- the scheme maintains positive links and partnerships with statutory and voluntary agencies;
- the scheme maintains a high profile within the local community;
- all activities, feedback from volunteers and families and training are monitored and evaluated;
- the offices and facilities of HSW&TR and other venues used for training or functions provide a safe, healthy and appropriate environment for staff, volunteers and visitors;

- relevant news and information is circulated to staff, volunteers and trustees;
- appropriate administrative and recording systems are in place;

Fundraising Activities

The Charity's fundraising activities are community based and have been operating at pre-pandemic levels in the community, post-Covid.

Pay Policy for Senior Staff

The Board of Trustees and the senior management team comprise the key management personnel of the Charity, in charge of directing and controlling, running and operating the Charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in note 15 to the accounts.

The key management remuneration policy is set by the Trustees and is reviewed on an annual basis as part of the budget setting process.

Future Plans

Home-Start Watford and Three Rivers is proud of the support we give to many local families. In order to ensure our long term future we continue to seek new multi-year sources of funding. We are grateful to the effort of all staff, volunteers and donors who continue to support us.

We will continue to strive to meet our core aims and move towards the objective of reaching sustainability over the medium to long term, thus enabling us to attract and train qualified staff and volunteers, to support more families and children in our catchment area.

The Charity has a well-developed and robust strategy going forward.

The Directors' Report was approved by the Board of Trustees on 27th September, 2025

Signed for and on behalf of the Trustees



Simone Collins, Chair
Home-Start Watford and Three Rivers 27th September, 2025

I report on the accounts of the company for the year ended 31st March 2022, which are set out on pages 6 to 18.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of FRS102 and the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David M Green
Date 6th October, 2023

Gowers Limited
The Old School House, Bridge Road, Hunton Bridge, Kings Langley, Herts WD4 8SZ

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

Notes	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
INCOME FROM:				
Donations and legacies	3	43,255	16,668	59,923
Charitable activities	4	58,380	344,817	383,117
Other trading activities	5	5,412	3,396	14,908
Total Income:		<u>89,947</u>	<u>367,421</u>	<u>457,948</u>
EXPENDITURE ON:				
Raising Funds	6	18,816	-	18,816
Charitable activities	8	60,782	388,377	441,159
Governance	9	1,224	-	1,224
TOTAL EXPENDITURE		<u>79,822</u>	<u>388,377</u>	<u>466,847</u>
Net income/expenditure		17,145	(12,956)	4,189
Movement in provision for pension deficit		559	-	559
Transfers between funds		(11,535)	11,535	-
NET MOVEMENT IN FUNDS		<u>6,169</u>	<u>(1,421)</u>	<u>8,960</u>
Reconciliation of Funds:				
Total funds brought forward		77,837	14,590	92,427
Total funds carried forward	15	<u>84,005</u>	<u>13,170</u>	<u>97,175</u>

Notes	2022		2021	
	£	0	£	0
FIXED ASSETS				
Tangible fixed assets	12			
CURRENT ASSETS				
Debtors and prepaid expenses	16	12,864		18,740
Cash at bank and in hand		206,212		191,051
		219,076		209,791
LIABILITIES: A c/c with the Charities Commission	18	(111,073)	(112,002)	
NET CURRENT ASSETS		108,003		97,789
TOTAL ASSETS LESS CURRENT LIABILITIES		108,003		97,789
Defined benefit pension liability		(985)		(1,245)
NET ASSETS		107,018		96,544
INCOME FUNDS				
Unrestricted funds			70,089	
Unrestricted income funds		64,000	(1,542)	
Property Reserve		72,929		71,455
Restricted funds		15,170		14,590
TOTAL FUNDS	14	107,018		96,544

The notes on pages 8 to 17 form part of these financial statements.

For the year ending 31st March 2023 the company was audited in compliance with section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The directors have not required the company to obtain an audit of its accounts for the year in question in accordance with section 477.
- The directors acknowledge their responsibilities for complying with the requirements of this Act with respect to accounting records and the preparation of accounts.

The financial statements were approved by the board of directors on

27th September 2023

Director:  Simon Collins
 Director:  John Robinson

1. Company limited by guarantee

Home-Start Watford & Three Rivers is a company incorporated in England limited by guarantee No. 5585595 and is a registered charity No. 1108847. The extent of the liability of the members of the company on a winding up is limited to a maximum of one pound each

2. Accounting policies

The following accounting policies have been applied consistently in dealing with items that are considered material in relation to Home-Start Watford & Three Rivers.

2 (a) Basis of preparation

The accounts have been prepared under the historical cost convention.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)".

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

2 (b) Critical accounting estimates and judgements

In the application of the charity's accounting policies, the directors 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.

2 (c) Investment resources

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate. Grants are all included in incoming resources from charitable activities on the SOFA.

2 (d) Investment income

Bank interest is included in the income and expenditure account on a receivable basis.

2 (e) Recognition of Liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the Statement of Recommended Accounting and Reporting issued by the Charity Commissioners for England & Wales.

2 (f) Resources expended

All costs are allocated to those categories to which they relate. Where this is not possible, then they are suitably apportioned on the basis between costs of activities in furtherance of the charity's objects and costs of generating funds 80:20 respectively. All costs are accounted on an accruals basis, inclusive of VAT which cannot be recovered.

2 (g) Governance costs

All costs incurred by the Charity other than direct charitable expenditure are included in governance costs and are accounted for on an accruals basis.

2 (h) Fixed Assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets (less their expected residual value) over their useful economic lives.

Office Equipment	25% straight line
------------------	-------------------

2 (i) Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

2 (j) Fund accounting

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the Directors in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment. Where conditions are such that funds received cannot be expended during the accounting period, any such monies are held as income in advance.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the Board of Directors to carefully monitor the application of those funds with the restrictions placed upon them.

2 (k) Gifted assets

Gifted assets received are included at valuation if material.

2 (l) Volunteers

The Charity relies on the support from volunteers who are unpaid. The value of volunteer's time is not included in the SOFA.

2 (m) Pension Contributions

Pension costs relate to contributions to individual employee scheme and are charged to the SOFA as they fall due.

2 (n) Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remains any assets, after the satisfaction of all debts and liabilities, the assets represented by the reserves shall be transferred to some other charitable body or bodies having similar objects to the charity.

3. Income from Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
General income for the year	41,255	14,640	55,895	111,209
Total Income from Donations and Legacies	41,255	14,640	55,895	111,209

Some of the funds received during the period are held as Income in Advance (see note 20) when conditions were not such that those funds, in whole or in part, could be utilised during the year ended 31st March 2023 and expenditure falls in a later period. Donations and legacies actually received over £5,000 are below.

	Unrestricted Funds £	Restricted Funds £
Tim Clappell Ltd	-	2,100
Waters Don Station Locomotive	-	2,100
Barkley Group	1,712	-
Some Charitable Trusts	1,903	-

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Social facilities (Big Lottery)	-	-	-	52,778
Group Work (Henry Smith)	-	57,790	57,790	41,239
Time 2 Talk	-	42,457	42,457	11,854
Physical Activity	-	8,255	8,255	-
Pop-Up Sessions	-	11,707	11,707	-
COVID-19 Recovery (Henry Smith)	-	25,940	25,940	-
Link Workers	-	84,681	84,681	11,074
Domestic Funds	-	11,000	11,000	3,000
Practical Support (Care Funding)	18,209	-	18,209	-
Big Lottery Fund	-	31,180	31,180	-
Trustees Fees	-	20,897	20,897	-
Total Income Charitable Activities	18,209	346,817	365,026	194,916

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2023

5. Income from Other Trading Activities

	Structural Funds £	Non-Structural Funds £	Total Funds 2023 £	Total Funds 2022 £
Shop - Watford	91	-	91	15,775
Bookbinding	6,121	5,998	12,119	4,488
Total income from other trading activities	6,212	5,998	12,210	44,263

6. Trading Costs Expended

	Structural Funds £	Non-Structural Funds £	Total Funds 2023 £	Total Funds 2022 £
Shop - Watford	641	-	641	41,280
Printing and stationery	18,171	-	18,171	59,973
Total Printing Costs	18,812	-	18,812	101,253

7. Charitable Activities Expenditure

	Structural Funds £	Non-Structural Funds £	Total Funds 2023 £	Total Funds 2022 £
Financial Support (Cash Donations)	27,800	-	27,800	47,977
Event tickets (Big Lottery)	-	6,296	6,296	16,121
Van 1 fuel	-	30,948	30,948	51,238
Orange	-	38,088	38,088	11,147
Family Events	-	4,187	4,187	8,088
Water Proof	-	21	21	141
Making Materials	-	7,888	7,888	1,257
COVID-19 Emergency	-	25,478	25,478	99
Link Workers	-	58,944	58,944	59,197
Weekend Funds	-	23,479	23,479	156
Play Phones	-	39	39	31
Scoutability	-	-	-	608
Pop-Up Sessions	-	14,075	14,075	-
Physical Activity	-	9,265	9,265	-
Big Lottery Fund	-	68,383	68,383	-
Trustee Fees	-	30,728	30,728	-
Total cost of charitable activities	27,800	281,377	309,177	291,294

1. Analysis of expenditure on charitable activities

	Activity Measureable	Grant Receiving of activities	Government Grants	Total Income 2023
	£	£	£	£
Year ended 31st March 2023				
Practical Support (Care Funding)	68,702	-	1,224	69,926
Social Inclusion (Big Lottery)	8,948	-	-	8,948
Time to Talk	28,448	-	-	28,448
Groups	24,908	-	-	24,908
Family Events	4,557	-	-	4,557
Womens Pool	23	-	-	23
Making Memories	3,898	-	-	3,898
COVID-19 Recovery	25,478	-	-	25,478
Link Workers	88,946	-	-	88,946
Household Needs	22,478	-	-	22,478
Play Places	28	-	-	28
Pop-Up Services	14,838	-	-	14,838
Physical Activity	9,206	-	-	9,206
Big Lottery Fund	68,702	-	-	68,702
Trusthouse Park	26,528	-	-	26,528
	443,888	-	1,224	445,112
Year ended 31st March 2022				
Practical Support (Care Funding)	44,721	-	1,212	45,933
Social Inclusion (Big Lottery)	24,173	-	-	24,173
Time to Talk	51,238	-	-	51,238
Groups	21,147	-	-	21,147
Family Events	8,408	-	-	8,408
Womens Pool	142	-	-	142
Making Memories	1,553	-	-	1,553
COVID-19 Recovery	88	-	-	88
Link Workers	29,182	-	-	29,182
Household Needs	156	-	-	156
Play Places	32	-	-	32
Neurodiversity	600	-	-	600
	191,483	-	1,212	192,695

9. Governance

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Account and Independent Examination:	1,234	-	1,234	1,233
	<u>1,234</u>	<u>-</u>	<u>1,234</u>	<u>1,233</u>

10. Particulars of Employees

The average number of staff employed by the charity during the financial period was:-

	2025	2024
Performance of the Charity's objects	17	18
Shop	-	1
Support	-	1
	<u>17</u>	<u>20</u>

There were no employees with gross income above £10,000.

	Total Funds 2025	Total Funds 2024
	£	£
Direct Salaries	318,745	214,544
Employer's NI	15,135	11,046
Employer's Pension Contributions	3,068	3,288
Private Health Insurance (as provided)	(2,539)	(2,428)
Total Staff Remuneration	<u>334,409</u>	<u>236,450</u>

Total salary of key staff with management responsibilities is 141,891 (2024: 144,419)

11. Pensions and other post-employment benefit commitments

The company participates in the scheme, a multi-employer scheme which provides benefits to some full-time-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £851.9m and a deficit of £51.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2023

	31 March 2023 (£)	31 March 2022 (£)	31 March 2021 (£)
Present value of provision	184	1,343	6,971

PRESENT VALUE OF PROVISION

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	2022	2021
Provision at end of period	184	6,971
Disposing of the provision (credit expense)	28	48
Debit revaluation gain	(762)	(1,794)
Excess payments - impact of any change in assumptions	(26)	(12)
Excess payments - accordance to the contribution schedule	-	(2,649)
Provision at end of period	204	1,841

INCOME AND EXPENDITURE IMPACT

	2022	2021
Interest expense	19	49
Administrative costs - impact of any change in assumptions	(20)	(10)
Administrative costs - accordance to the contribution schedule	-	(1,68)
Contributions paid in respect of future services	1,289	6,798
Costs recognised in previous and subsequent periods	4,281	2,619

ASSUMPTIONS	31 March 2023 % per annum	31 March 2022 % per annum	31 March 2021 % per annum
Rate of discount	5.01	2.25	0.66

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same result as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

12. Tangible fixed assets

	Office Total
Cost	
As at 1st April 2022	1,753
Additions	-
As at 31st March 2023	<u>1,753</u>
Depreciation	
As at 1st April 2022	1,700
Charge for the year	-
As at 31st March 2023	<u>1,700</u>
Net Book Value as at 31st March 2023	<u>53</u>
Net Book Value as at 31st March 2022	<u>53</u>

13. Director's emoluments and related party transactions

None of the Directors received any remuneration directly or indirectly.

None of the Directors or other persons related to the Charity had any personal interest in any contract or transactions entered into by the Charity during the year.

14. Volunteers

Volunteer information is as follows:

Activity	Total Number of Volunteers	Total Number of Volunteering Hours
Home Visiting	67	6,076
Group	<u>6</u>	<u>580</u>
Total Volunteers	<u>73</u>	<u>6,656</u>

15. Movement in funds

	as at 31 March 2022	Reserves movement	Reserves used	Transfers between funds	as at 31st March 2023
Unrestricted funds					
Practical Support	79,380	81,333	(62,006)		
Fund Raising	-	8,322	(10,173)		
Shop - Watford	-	90	(643)		
	<u>79,380</u>	<u>89,745</u>	<u>(72,822)</u>		
Transfer to restricted funds				(11,535)	
	<u>79,380</u>	<u>89,745</u>	<u>(72,822)</u>	<u>(11,535)</u>	<u>84,988</u>
Pension reserve	(1,543)	358	-	-	(983)
Net unrestricted funds	77,837	90,103	(72,822)	(11,535)	84,005
Restricted funds					
Social Inclusion	-	2,750	(8,048)	5,208	-
Time 2 Talk	-	51,943	(50,446)	-	1,503
Groups	-	57,780	(58,066)	283	-
Family Events	-	4,140	(6,167)	27	-
Women Fund	-	-	(75)	25	-
Making Memories	1,145	5,996	(7,890)	949	-
Play Penour	628	-	(20)	-	608
Link Workers	-	84,686	(85,940)	4,269	-
COVID-19 Recovery	3,393	25,943	(23,478)	-	4,437
Household Funds	1,844	20,200	(23,479)	-	565
Pop-Up Sessions	6,979	11,700	(16,638)	-	3,078
Physical Activity	-	8,250	(9,266)	954	-
Big Lottery Fund	-	71,100	(69,363)	-	2,798
Trusthouse Foods	-	28,897	(20,328)	-	349
Net restricted funds	14,990	367,424	(388,276)	11,535	13,719

10. Funds analysis

	Fixed assets	Current assets	Bank and cash	Provisions, provisions and accrued liabilities	Total
<i>As at 31st March 2023</i>					
Unrestricted funds	1	22,969	185,556	(94,578)	84,000
Restricted funds					
Social Inclusion	-	-	-	-	-
Time 2 Talk	-	-	21,289	(15,881)	5,408
Groups	-	-	16,755	(18,752)	-
Making Memories	-	-	-	-	-
Play Picnic	-	-	600	-	600
Women Fund	-	-	-	-	-
Link Workers	-	-	-	-	-
COVID-19 Recovery	-	-	21,882	(16,625)	5,257
Household Funds	-	-	6,655	(5,308)	1,347
Pop-Up Sessions	-	-	2,678	-	2,678
Physical Activity	-	-	1,630	(1,630)	-
Big Lottery Fund	-	-	17,819	(14,228)	3,591
Trustee's Funds	-	-	2,525	(5,306)	(2,781)
Net assets	1	22,969	282,335	(118,542)	97,877
<i>As at 31st March 2022</i>					
Unrestricted funds	1	18,748	121,628	(64,318)	75,814
Restricted funds					
Social Inclusion	-	-	-	-	-
Time 2 Talk	-	-	-	-	-
Groups	-	-	18,232	(18,752)	-
Making Memories	-	-	1,145	-	1,145
Play Picnic	-	-	628	-	628
Women Fund	-	-	-	-	-
Link Workers	-	-	-	-	-
COVID-19	-	-	22,069	(20,000)	2,069
Household Funds	-	-	3,068	(7,164)	(4,096)
Pop-Up Sessions	-	-	16,508	(9,222)	7,286
Net assets	1	18,748	197,662	(112,770)	93,677

