

Home-Start Lorn
(A company limited by guarantee)

Trustees' Report & Financial Statements
for the year ended
31 March 2024

Company Registration Number – SC280866

Charity Registration Number – SC000783



Simmers & Co
Chartered Accountants
OBAN

Home-Start Lorn
(A company limited by guarantee)

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Home-Start Lorn
(A company limited by guarantee)

Legal and administrative information

Charity number SC000783

Company registration number SC280866

Business address 15 Lochside Street
Oban
PA34 4HP

Registered office 15 Lochside Street
Oban
PA34 4HP

Trustees	Mark Feinmann	
	Robert Clarke	Resigned 01/24
	Toril Frantzen	
	Hema Sookur	
	Maria Laverty	Resigned 01/24
	Caroline Boyle	
	Christine Entwistle	Resigned 03/24
	Axel Miller	
	Kirsty Renton	Appointed 03/24
	Marie Harrison	Appointed 03/24
Marjorie Nelson	Appointed 03/24 Resigned 05/24	
Seonaid Hamilton	Appointed 04/24	

Independent Examiner Jacqueline Hoey, CA
Simmers & Co
Albany Chambers
Albany Street
Oban
PA34 4AL

Bankers TSB Scotland
Airds Crescent
Oban

Home-Start Lorn
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2024

The trustees present their report and the financial statements for the year ended 31 March 2024. The trustees, who are also directors of Home-Start Lorn for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Legal & Administrative Status

The Organisation, incorporated on 1 March 2005, is a charitable company limited by Guarantee, with no share capital and registered as a Scottish Charity with H M Revenue & Customs. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Charity number SC000783 and Company number SC280866.

Organisational Structure

The company is managed by a board of up to 10 directors whose members are elected and co-opted in accordance with the Articles of Association. All members follow a set recruitment, induction, training and review programmes as detailed in the Home-Start National Handbook. This includes the standards and methods of practice, the code of conduct, the articles of association and the policies and procedures of the organisation. The office bearers include a Chair and a Treasurer. At least one Trustee has lived experience of the Home-Start service.

In September 2022, a Home-Start service was established in Lomond, serving the Helensburgh area of Argyll and Bute. The organisational arrangements for this new service fall within the remit of Home-Start Lorn Board. Arrangements to establish this as a separate service have progressed in 2023 and a separate charity to manage this service was established in April 2024.

The Board meets informally and virtually on a fortnightly basis to overview service delivery, holds an annual strategic planning workshop and has quarterly meetings to review the financial, performance and audit reports prepared by the Corporate Services sub-group; Strategy workshops and training workshops are held as required to which both volunteers and families are invited. Members are appointed for a period of three years and must reapply thereafter.

Family Support

Volunteers are the core of our service and we are greatly indebted to all of the volunteers who give up their time to keep Home-Start Lorn going and we thank them for their continued commitment and support.

All volunteers undertake an induction programme and regular training and support. A programme of quarterly appraisals with volunteers is undertaken by the Service Managers. Regular meetings with volunteers occur to inform service delivery and development.

In response to the increased demand for the service and to respond to the impact of Covid, a diverse programme of group based support has been developed. In addition, Family Support Workers offer more specialist interventions such as Baby Massage and CBT for families.

Risk Management

The board of directors has conducted its own review of 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 systems are in place to mitigate those risks. The risk management strategy is reviewed quarterly to ensure that the needs of the company are still met.

Home-Start Lorn
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Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2024

Objectives and activities

The principal objective of the charity is to provide voluntary support, friendship and practical help to families with children under 5 in their own homes. Our primary focus is to work with families to mitigate against the effects of social isolation, to improve their mental health and to improve their attachment and resilience.

Achievements and performance

Home-Start Lorn continues to support families in North Argyll on Mull and in the Helensburgh area. A discrete service has been established in Helensburgh and a Board of Trustees recruited to manage and monitor the service. The Lomond Home-Start will become operational in April 2024. The Home-Start services in Lorn and Lomond are both governed by the HS Lorn Board but are managed separately by a service manager based in each area who reports directly to a member of the Lorn Board.

Home-Start Lomond

Service delivery in the Lomond area has developed well with the Family Support Coordinator (Military) commencing in April 2023 and quickly taking on families needing 1:2:1 support over and above our standard volunteer-led support.

In the year we received 51 referrals and have supported a total of 67 families through staff, volunteers and groups.

On top of the support through staff, volunteers and groups, our families have benefited from paediatric first aid training, children's mindfulness sessions and days out to Monty's Farm and soft play centres.

We have recruited and trained a total of 25 volunteers who have benefited from not just the standard Home-Start volunteer training but also paediatric first aid, infant mental health awareness, trauma informed parenting and Starcatchers training exploring early years emotional health through music and movement.

In December 2023, Home-Start Lomond achieved official charity status through OSCR and are now a stand-alone charity under the Home-Start UK umbrella.

Home-Start Lorn

2023/4 has been a year of further consolidation for Home-Start Lorn with the service manager prioritising the establishment of group based supports on Mull and in Oban both to counter families' experience of social isolation and to adjust to the difficulty in recruiting volunteers. The recruitment and support of volunteers remains central to the Lorn service mission and efforts to increase the diversity and flexibility of the volunteer role have been consolidated. The need for specialist supports for families from Family Support Workers has grown with two full time workers established in Oban and a further post being established to support the part time worker on Mull. A part time Development Officer has been appointed to manage both the demand for funding applications and to ensure a robust community engagement and participation strategy is established. A Board member oversees the implementation of this strategy.

Following a referral, a robust assessment and support plan is established with families offered group based supports, volunteer support, specialist support from a Family Support Worker or a mixture of all three. Over 95 families were referred and 150 families have a support plan from the service, with at least 70 families being supported in a range of groups 36 by volunteers and 21 by Family Support Workers. A robust Quality Assurance and Audit programme, led by the Board and by the Service Manager monitors the delivery of the service.

Home-Start Lorn
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Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2024

We continue to avoid holding a waiting list for families wishing to use our service and we meet our six week target for developing support plans for families. We continue to ensure that we have robust partnerships with referrers and other voluntary sector agencies.

The expansion of our service has required that we look for improved accommodation for our service both on Mull and in Oban. Discrete office accommodation has been established in Tobermory on Mull and a Family Centre is to be established in Oban that provides office accommodation for staff and space to deliver support and training for families, volunteers and partners.

All aspects of service delivery are recorded on Charity Log and our Administrator develops quarterly reports for the Board that records the achievements of our service in the communities we serve and the general improvements in parenting capacity, mental health and community engagement by the families we support. A robust programme to develop the competencies and capacities of both Trustees and staff has been consolidated and our appraisal system oversees the impact of this.

Financial review

The unrestricted funds amount to £134,948 (2023: £136,470), £970 of these are invested in fixed assets. The remaining £133,978 (2023: £135,022) represents the free reserves which are required for ongoing working capital and also the funding required for employer's contractual obligations, including potential pension fund deficit.

Plans for future periods

Service development 2023/4

Home-Start Lomond and priority will be given to recruiting and training more volunteers to respond to this additional demand. Alongside this key objective, the service is now on target to achieve independent charity status during 2023 and will be operating from a Home-Start Lomond designed Family Centre in Helensburgh offering peer support for families as well as individualised workshops and activities to address needs identified by our families. Once the service is established as its own charity, the focus will turn to raising additional funding to enable the recruitment of another Family Support Coordinator and further embed Home-Start Lomond into the area to ensure its longevity, having proven its need.

Home-Start Lorn aims to recruit an additional Family Support Worker to meet the additional demand for the service and to coordinate the recruitment and support we offer to volunteers. With 5 wte staff we aim to develop the specialities of our Family Support Workers ensuring that they can respond to the particular needs of families. Funding for Home-Start Lorn is assured for 2022/3 that includes revenue for a bespoke family centre for the service. Our development worker is actively sourcing ongoing funding for the service.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

On behalf of the board



[Mark Feinmann \(Jul 15, 2024 17:17 GMT+1\)](#)

Mark Feinmann
Director

Home-Start Lorn
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of Home-Start Lorn.

I report on the accounts for the year ended 31 March 2024 set out on pages 2 to 18.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
 - proper accounting records are kept in accordance with section 44(1)(a) of the 2005 Act and Regulations 4 of the 2006 regulations; and
 - accounts are prepared which agree with the accounting records, comply with the accounting records and comply with Regulation 8 of the 2006 regulations; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Jacqueline Hoey
Chartered Accountant
Independent examiner
Simmers & Co
Albany Chambers
Albany Street
Oban
PA34 4AL

Home-Start Lorn
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Income & endowments					
Donations and Legacies	4	155,136	127,923	283,059	250,651
Other trading activities	5	1,310	1,470	2,780	2,873
Total income		<u>156,446</u>	<u>129,393</u>	<u>285,839</u>	<u>253,524</u>
Expenditure					
Cost of Living Fund (prev Winter Fund)		656	-	656	5,846
Social Isolation direct costs		2,253	-	2,253	747
CBT project costs		-	396	396	870
Grants to Home-Start Lomond		-	40,000	40,000	-
Family Support Group direct costs		10,355	2,997	13,352	3,579
Staff costs	8	146,174	85,819	231,993	135,803
Operating leases		6,902	285	7,187	7,837
Repairs & maintenance		730	7,427	8,157	2,330
Insurance		663	478	1,141	916
Motor and travelling expenses		3,834	979	4,813	4,449
Legal and professional fees		2,202	900	3,102	3,454
Communications and IT		3,577	261	3,838	2,264
Other office expenses		-	-	-	347
Amortisation and impairment		478	-	478	939
Advertising, literature, etc...		1,680	328	2,008	3,304
General expenses		525	350	875	1,498
Subscriptions		2,395	2,282	4,677	1,791
Bank charges		252	-	252	216
Total expenditure		<u>182,676</u>	<u>142,502</u>	<u>325,178</u>	<u>176,190</u>
Net income/(expenditure)		(26,230)	(13,109)	(39,339)	77,334
Transfers between funds		24,708	(24,708)	-	-
Net income/(expenditure) for the year		(1,522)	(37,817)	(39,339)	77,334
Reconciliation of funds:					
Total funds brought forward		136,470	50,314	186,784	109,450
Total funds carried forward		<u>134,948</u>	<u>12,497</u>	<u>147,445</u>	<u>186,784</u>

All income and expenditure derive from continuing activities.

The notes on pages 9 to 18 form an integral part of these financial statements.

Home-Start Lorn
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Balance sheet
as at 31 March 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	12		970		1,448
Current assets					
Debtors	13	1,405		1,430	
Cash at bank and in hand		171,799		195,099	
		<u>173,204</u>		<u>196,529</u>	
Creditors: amounts falling due within one year	14	(26,729)		(11,193)	
Net current assets			146,475		185,336
Net assets			<u>147,445</u>		<u>186,784</u>
Charity Funds	15				
Restricted income funds			12,497		50,314
Unrestricted income funds			134,948		136,470
Total charity funds			<u>147,445</u>		<u>186,784</u>

The Balance Sheet continues on the following page.

The notes on pages 9 to 18 form an integral part of these financial statements.

Home-Start Lorn
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Balance sheet (continued)

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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 board on 15th July 2024 and signed on its behalf by

Mark Feinmann

Mark Feinmann (Jul 15, 2024 17:17 GMT+1)

Mark Feinmann
Director

The notes on pages 9 to 18 form an integral part of these financial statements.

Home-Start Lorn
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Notes to financial statements
for the year ended 31 March 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is 15 Lochside Street, Oban, PA34 4HP

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP 2019 (FRS 102)) and the Companies Act 2006.

3. Accounting policies

1 Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

2 Going concern

There are no material uncertainties about the charity's ability to continue.

3 Disclosure Exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph I.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

4 Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

5 Fund accounting

Unrestricted funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds.

These are funds which have to be used in accordance with the Donor's wishes.

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Notes to financial statements
for the year ended 31 March 2024

6 Income recognition

All income is included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified.

7 Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Association and include the audit fees and costs linked to the strategic management of the Association.

8 Tangible assets

Tangible fixed assets are stated at cost less accumulated depreciation.

9 Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings & Equipment – 33% reducing balance

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Notes to financial statements
for the year ended 31 March 2024

10 Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

11 Government grants

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

12 Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

13 Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

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Notes to financial statements
for the year ended 31 March 2024

4. Donations and legacies	Unrestricted funds	Restricted funds	2024 Total
	£	£	£
Donations	2336	6,214	9,834
Argyll & Bute Council	6,300	-	6,300
Roberston Trust	30,000	-	30,000
Garfield Weston	-	-	-
People Postcode	25,000	-	25,000
RN & RM NC	-	50,000	50,000
Armed Forces	-	30,584	30,584
Bank of Scotland Foundation	-	25,000	25,000
Big Lottery	31,500	7,500	39,000
Cattanach Trust	15,000	-	15,000
Other Grants	-	500	500
STV Appeal	-	-	-
Q Charitable Trust	-	5,000	5,000
Homestart UK	-	-	-
Tesco - Groundwork	-	1,125	1,125
Henry Smith	30,000	-	30,000
Waterfall Fund	-	-	-
R S MacDonald	15,000	-	15,000
Drax	-	2,000	2,000
Hugh Fraser Foundation	-	-	-
	<u>155,136</u>	<u>127,923</u>	<u>284,343</u>
	<u><u>155,136</u></u>	<u><u>127,923</u></u>	<u><u>284,343</u></u>
	Unrestricted funds	Restricted funds	2023 Total
	£	£	£
<i>Donations</i>	<i>1,939</i>	<i>500</i>	<i>2,439</i>
<i>Argyll & Bute Council</i>	<i>22,000</i>	<i>1,412</i>	<i>23,412</i>
<i>Roberston Trust</i>	<i>30,000</i>	<i>-</i>	<i>30,000</i>
<i>Garfield Weston</i>	<i>10,000</i>	<i>-</i>	<i>10,000</i>
<i>RN & RM NC</i>	<i>-</i>	<i>50,000</i>	<i>50,000</i>
<i>Bank of Scotland Foundation</i>	<i>-</i>	<i>25,000</i>	<i>25,000</i>
<i>Big Lottery</i>	<i>39,250</i>	<i>-</i>	<i>39,250</i>
<i>Cattanach Trust</i>	<i>15,000</i>	<i>-</i>	<i>15,000</i>
<i>STV Appeal</i>	<i>-</i>	<i>3,000</i>	<i>3,000</i>
<i>Homestart UK</i>	<i>3,050</i>	<i>12,500</i>	<i>15,550</i>
<i>Tesco - Groundwork</i>	<i>-</i>	<i>1,000</i>	<i>1,000</i>
<i>Henry Smith</i>	<i>15,000</i>	<i>-</i>	<i>15,000</i>
<i>Waterfall Fund</i>	<i>-</i>	<i>2,000</i>	<i>2,000</i>
<i>R S MacDonald</i>	<i>15,000</i>	<i>-</i>	<i>15,000</i>
<i>Hugh Fraser Foundation</i>	<i>4,000</i>	<i>-</i>	<i>4,000</i>
	<u>155,239</u>	<u>95,412</u>	<u>250,651</u>
	<u><u>155,239</u></u>	<u><u>95,412</u></u>	<u><u>250,651</u></u>

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Notes to financial statements
for the year ended 31 March 2024

5. Income from other trading activities	Unrestricted funds	Restricted funds	2024 Total
	£	£	£
Fundraising events	1,310	1,470	2,780
	<u>1,310</u>	<u>1,470</u>	<u>2,780</u>
	<u><u>1,310</u></u>	<u><u>1,470</u></u>	<u><u>2,780</u></u>
	Unrestricted funds	Restricted funds	2023 Total
	£	£	£
Fundraising events	2,805	68	2,873
	<u>2,805</u>	<u>68</u>	<u>2,873</u>
	<u><u>2,805</u></u>	<u><u>68</u></u>	<u><u>2,873</u></u>
6. Net (expenditure)/income for the year		2024	2023
		£	£
Net (expenditure)/income is stated after charging:			
Depreciation and other amounts written off tangible fixed assets		478	939
		<u>478</u>	<u>939</u>
		<u><u>478</u></u>	<u><u>939</u></u>
7. Independent examination fees		2024	2023
		Total	Total
		£	£
Fees payable to the independent examiner for:			
Independent examination of the financial statements		1,680	1,440
		<u>1,680</u>	<u>1,440</u>
		<u><u>1,680</u></u>	<u><u>1,440</u></u>
8. Employees			
Employment costs		2024	2023
		£	£
Wages and salaries		206,708	123,418
Social security costs		12,778	5,486
Pension costs		10,245	5,434
Other costs		2,262	1,465
		<u>231,993</u>	<u>135,803</u>
		<u><u>231,993</u></u>	<u><u>135,803</u></u>

No employee received emoluments of more than £60,000 (2023 : None).

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Notes to financial statements
for the year ended 31 March 2024

Number of employees

The average monthly numbers of employees during the year, calculated on head count, was as follows:

2024	2023
Number	Number
9	6
<u> </u>	<u> </u>

Trustees & Key Personnel

The total cost of remuneration and benefits paid to trustees and key management personnel was £46,058 (2023: £39,830).

9. Trustees' emoluments

The directors neither received nor waived any emoluments.

No expenses were paid to directors in the year.

10. Pension costs

The company operates a defined contribution pension scheme. The scheme and its assets are held by The Pension Trust. The pension charge represents contributions due from the company and are detailed below:

	2024	2023
	£	£
Pension charge	10,245	5,434
	<u> </u>	<u> </u>

11. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 2010. Accordingly, there is no taxation charge in these accounts.

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Notes to financial statements
for the year ended 31 March 2024

12. Tangible fixed assets	Fixtures, fittings and equipment £	Total £
Cost		
At 1 April 2023 and At 31 March 2024	6,149	6,149
Depreciation		
At 1 April 2023	4,701	4,701
Charge for the year	478	478
At 31 March 2024	5,179	5,179
Net book values		
At 31 March 2024	970	970
At 31 March 2023	1,448	1,448
 13. Debtors	 2024	 2023
	£	£
Other debtors	1,405	1,430
 14. Creditors: amounts falling due within one year	 2024	 2023
	£	£
Other taxes and social security	13,501	8,065
Other creditors	7,781	1,128
Accruals and deferred income	5,447	2,000
	26,729	11,193

Home-Start Lorn
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2024

15. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fund balances at 31 March 2024 as represented by:			
Tangible fixed assets	970	-	970
Current assets	160,593	12,611	173,204
Current liabilities	(26,615)	(114)	(26,729)
	134,948	12,497	147,445

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
<i>Fund balances at 31 March 2024 as represented by:</i>			
<i>Tangible fixed assets</i>	<i>1,448</i>	<i>-</i>	<i>1,448</i>
<i>Current assets</i>	<i>146,215</i>	<i>50,314</i>	<i>196,529</i>
<i>Current liabilities</i>	<i>(11,193)</i>	<i>-</i>	<i>(11,193)</i>
	<i>136,470</i>	<i>50,314</i>	<i>186,784</i>

16. Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General unrestricted funds	136,470	156,446	(182,676)	24,708	134,948
	136,470	156,446	(182,676)	24,708	134,948

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General unrestricted funds	88,467	158,044	(137,270)	27,229	136,470
	88,467	158,044	(137,270)	27,229	136,470

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17. Restricted funds	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Bumps to Bundles	750	-	-	-	750
Lomond Home-Start	45,213	95,768	(139,318)	-	1,663
Bank of Scotland Foundation	-	25,000	-	(25,000)	-
Homestart UK - Feasibility	2,500	-	(900)	-	1,600
Cal Mac Community Fund	540	-	(396)	-	144
Isle of Mull Service	1,311	5,000	(1,888)	292	4,715
Family Centre	-	2,500	-	-	2,500
Groundwork UK	-	1,125	-	-	1,125
	<u>50,314</u>	<u>129,393</u>	<u>(142,502)</u>	<u>(24,708)</u>	<u>12,497</u>
	<u><u>50,314</u></u>	<u><u>129,393</u></u>	<u><u>(142,502)</u></u>	<u><u>(24,708)</u></u>	<u><u>12,497</u></u>
	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Bumps to Bundles	750	-	-	-	750
Lomond Home-Start	15,000	60,980	(30,767)	-	45,213
Bank of Scotland Foundation	-	25,000	-	(25,000)	-
STV Appeal	1,323	3,000	(5,846)	1,523	-
Cal Mac Community Fund	1,410	-	(870)	-	540
Homestart UK – Loneliness Grant	-	3,500	(747)	(2,753)	/
Homestart UK - Feasibility	2,500	-	-	-	2,500
Groundwork UK & Waterfall Fund	-	3,000	(690)	(999)	1,311
	<u>20,983</u>	<u>95,480</u>	<u>(38,920)</u>	<u>(27,229)</u>	<u>50,314</u>
	<u><u>20,983</u></u>	<u><u>95,480</u></u>	<u><u>(38,920)</u></u>	<u><u>(27,229)</u></u>	<u><u>50,314</u></u>

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Purposes of restricted funds

Bumps to Bundles

NHS Highland provided a grant in the 2020 financial year to help set this service up. The service is to provide assistance to pregnant mothers through to birth. There has still been no activity on this project, to date, and it is hoped that we will provide this in the future.

Lomond Home-Start

Funding has been received through the Community Health & Well Being Fund, Royal Navy & Royal Marines Charity (RNRMC), The Royal Navy, Big Lottery, Armed Forces Covenant and Groundwork UK to extend the Home-Start service to families living in the Helensburgh area.

Bank of Scotland Foundation

Funding was awarded from the foundation to assist with the costs of salaries and rent. This was released to general funds to cover a portion these costs incurred during the year.

Homestart UK - Feasibility

Homestart UK awarded funding for Strategy & Planning support, this was to allow the board to look further into the possibility of expansion in the Argyll & Bute area

Cal Mac Community Fund

The Cal Mac Community Fund awarded a grant to help with a project in making CBT available to your parents and carers.

Isle of Mull Service

Waterfall - Funding was received in the previous year to financially support and maintain the current group work on the island of Mull while also establishing new group working opportunities. This funding has geographical restrictions as it was specifically for group work on Mull. This funding has enabled us to get new equipment for existing groups and create a new weekly group. Q Charitable Trust - £5,000 funding was awarded to provide funding for a part-time family co-ordinator and office space in Mull.

Family Centre

The Drax Family Fund and Link Group awarded £2,000 and £500 respectively towards funding the setup of a new Family Centre and the signposting for this.

Groundwork UK

Tesco Community Grants provided funding for the following groups and activities Stork Café, Bumps & Babies, Dunbeg Group and Soft Play

18. Related party transactions

There were no related party transactions in this year or last.

19. Controlling interest

The company is controlled by its members.

20. Company limited by guarantee

Home-Start Lorn is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.