

Home-Start Lorn
(A company limited by guarantee)

Trustees' Report & Financial Statements
for the year ended
31 March 2025

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
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Legal and administrative information

Charity number SC000783

Company registration number SC280866

Business address 12-14 Stevenson Street
Oban
PA34 5NA

Registered office 12 Stevenson Street
Oban
PA34 5NA

Trustees Mark Feinmann
Toril Frantzen
Hema Sookur
Caroline Boyle
Axel Miller
Kirsty Renton
Marie Harrison
Marjorie Nelson 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 2025

The trustees present their report and the financial statements for the year ended 31 March 2025. 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 HM 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 recently revised 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 Lomond Home-Start service is no longer managed by the Lorn Board.

The Lorn 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 and Family Coordinators. Regular meetings with volunteers and families occur to inform service delivery and development. In response to the increased demand for the service and to ensure easy access to more specialist supports, a diverse programme of group-based support has been developed. The Family Support Workers offer the more specialist interventions such as Baby Massage and CBT for families.

Support for Families on Mull

The success of the support to families on Mull has seen a significant expansion of the service on Mull. An additional Family Support Worker has been appointed, allowing for an increase in the recruitment of volunteers and the wider availability of groups-based supports across the Island. A Depute Service Manager for Mull has been appointed, who now takes a shared responsibility for the development and delivery of the service. It is intended to establish a sub-group of the Board to oversee the Mull service in 25/26.

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 register 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) (continued)
for the year ended 31 March 2025

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

2024/25 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 remain 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 families have been supported by volunteers and 21 by Family Support Workers.

Home-Start UK have developed a robust Quality Assurance framework driven by rolling programme of internal audits. During the reporting year, Home-Start Lorn participated in audits of: (i) Safeguarding; (ii) Governance and Leadership; (iii) Protecting Families; and (iv) Family Support. In all four areas, Home-Start UK assessors deemed us to have achieved good outcomes, praising our proactive approach to self-assessment and improvement.

We continue to avoid holding a waiting list for families wishing to use our service and we meet our six-week target for developing and implementing 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 looked for improved accommodation for our service both on Mull and in Oban. Discrete office accommodation has been established in Tobermory on Mull and funding has been provided by the council for a Family Centre to be established in Oban that provides office accommodation for staff and space to deliver group-based activity 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

Reserves

The unrestricted funds amount to £165,806 (2024: £134,948), £74,278 of these are invested in fixed assets. The remaining £91,528 (2024: £133,978) represents the free reserves which are required for ongoing working capital and the funding required for employers' contractual obligations, including potential pension fund deficit.

Transfers of funds to Lomond have been completed and Home-Start Lorn no longer hold liability or responsibility for Lomond Home-Start.

**Home-Start Lorn
(A company limited by guarantee)**

**Report of the trustees (incorporating the directors' report) (continued)
for the year ended 31 March 2025**

Plans for future periods

Home-Start Lorn has ambitious plans for the consolidation of the services in 2025/26.

- We will ensure that the Family Centre in Oban becomes a central focus for families and the statutory organisations that support them. We will continue to work with other voluntary providers to ensure we provide as universal a service as possible to families.
- Our service on Mull continues to expand and to be more responsive to the local community. It is a highly valued service, and we will establish a subgroup of the Board with additional Trustees from Mull, to oversee the development of the service.
- We have been successful in recruiting additional volunteers and their ongoing support and development is critical to what we do. We will continue to invest in our volunteers, ensuring that they and the families that they support continue to inform how we operate. Our family engagement strategy has proved to be effective and is highly valued.
- Our group work is highly valued by families, and the availability of the Family Centre has meant that we can be more innovative and responsive to families. We will continue to ensure that group work is a major part of the service we offer.
- We have worked hard to build bridges with other statutory and voluntary sector agencies both in Lorn and Nationally. We are beginning to see the fruits of this work, and we will continue to ensure that we offer a seamless family support particularly with Social Work, Midwifery and Health Visiting.
- We will invest further in our staff team, offering training and development that ensures they have the right level of competency to respond to the complexity of service demands. One of our Trustees' primary focus is on staff support and development and we want to expand the focus in the coming year. We will review our pay and grading framework to ensure fairness and equity in how posts are evaluated and enumerated and supports financial sustainability to our funders and beneficiaries. We will look to fund two additional posts – a volunteer coordinator and a group worker. As part of the staffing review, efforts to ensure the sustainability of funding for staffing will occur.
- Our Service Manager has built up successful partnerships with other Home-Starts in Scotland. Learning from others and sharing our knowledge and experience has been central to our success and we will continue to invest in partnerships with other providers.
- Safeguarding is a core element of our service and one of the Trustees leads on the support we offer to families and the training we offer to staff, volunteers and trustees. Offering the services we provide to families with more complex needs is an over-arching focus for us and we will continue to ensure we are responsive to the needs of all families.
- Our funders are key to what we do, and we are confident that we have built up robust relations with both local and national bodies. As our service expands and responds to the needs of families, funding pressures and the time taken to prepare requests expands exponentially. We will continue to review and develop our financial strategies and look for more innovative and responsive ways to fund the services we provide.
- Retaining a focus on our governance arrangements continue to be a priority. We are actively recruiting additional Trustees, having conducted a skills audit and are looking for members with Strategic Finance and HR skills. We recognise that all trustees are unable to provide the same level of commitment, and we have developed a framework that can respond to this. We have been successful in meeting the appraisals by Home-Start UK of our governance arrangements and we will continue to make this the focus of the Board of Trustees.

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Report of the trustees (incorporating the directors' report) (continued)
for the year ended 31 March 2025

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
Mark Feinmann (Nov 20, 2025 10:51:39 GMT)

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 2025 set out on pages 2 to 19.

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

For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Income & endowments					
Donations and Legacies	4	120,373	197,979	318,352	283,059
Other trading activities	5	4,986	-	4,986	2,780
Total income		<u>125,359</u>	<u>197,979</u>	<u>323,338</u>	<u>285,839</u>
Expenditure					
Cost of Living Fund (prey Winter Fund)		47	-	47	656
Social Isolation direct costs		-	-	-	2,253
CBT project costs		-	(396)	(396)	396
Grants to Home-Start Lomond		-	32,582	32,582	40,000
Family Support Group direct costs		48	10,119	10,167	13,352
Family Food		-	2,027	2,027	-
Staff cost	8	119,790	59,943	179,733	231,993
Operating leases		16,743	3,134	19,877	7,187
Heat, light & power		2,560	-	2,560	-
Repairs & maintenance		955	4,408	5,363	8,157
Insurance		1,100	229	1,329	1,141
Motor and travelling expenses		3,085	2,047	5,132	4,813
Legal and professional fees		2,885	2,114	4,999	3,102
Communications and IT		2,340	1,567	3,907	3,838
Other office expenses		746	107	853	-
Amortisation and impairment		20,673	-	20,673	478
Advertising, literature, etc...		1,062	968	2,030	2,008
General expenses		523	156	682	875
Subscriptions		6,353	-	6,353	4,677
Bank charges		250	-	250	252
Total expenditure		<u>179,160</u>	<u>119,008</u>	<u>298,168</u>	<u>325,178</u>
Net income/(expenditure)		(53,801)	78,971	25,170	(39,339)
Transfers between funds		84,659	(84,659)	-	-
Net income/(expenditure) for the year		30,858	(5,688)	25,170	(39,339)
Reconciliation of funds:					
Total funds brought forward		134,948	12,497	147,445	186,784
Total funds carried forward		<u>165,806</u>	<u>6,809</u>	<u>172,615</u>	<u>147,445</u>

The notes on pages 10 to 19 form an integral part of these financial statements.

Home-Start Lorn
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Balance sheet
as at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	12		74,278		970
Current assets					
Debtors	13	313		1,405	
Cash at bank and in hand		117,543		171,799	
		<u>117,856</u>		<u>173,204</u>	
Creditors: amounts falling due within one year	14	<u>(19,519)</u>		<u>(26,729)</u>	
Net current assets			98,337		146,475
Net assets			<u>172,615</u>		<u>147,445</u>
Funds	15				
Restricted income funds	17		6,809		12,497
Unrestricted income funds	16		165,806		134,948
Total funds			<u>172,615</u>		<u>147,445</u>

The Balance Sheet continues on the following page.

The notes on pages 10 to 19 form an integral part of these financial statements.

Home-Start Lorn
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Balance sheet (continued)

**Trustees' statements required by the Companies Act 2006
for the year ended 31 March 2025**

In approving these financial statements as trustees of the company we hereby confirm:

- (a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006:
- (b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025.
- (c) that we acknowledge our responsibilities for:
 - (1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and
 - (2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the FRS 102 "Financial Reporting Standard applicable in the UK and the Republic of Ireland".

The financial statements were approved by the board on 29th October 2025 and signed on its behalf by


Mark Feinmann (Nov 20, 2025 10:51:39 GMT)

Mark Feinmann
Director

The notes on pages 10 to 19 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 2025

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 12 Stevenson Street, Oban, PA34 5NA

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

3.1 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.

3.2 Going concern

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

3.3 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 1.12 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.

3.4 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.

3.5 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 (continued)
for the year ended 31 March 2025

3.6 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.

3.7 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.

3.8 Tangible assets

Tangible fixed assets are stated at cost less accumulated depreciation.

3.9 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:

Leasehold properties	-	Straight line over the life of the lease
Fixtures, Fittings & Equipment	-	33% reducing balance

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Notes to financial statements (continued)
for the year ended 31 March 2025

3.10 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.

3.11 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.

3.12 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.

3.13 Leasing

Rentals payable under operating leases are charged against income on a straight-line basis over the lease term

3.14 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 (continued)
for the year ended 31 March 2025

4. Donations and legacies

	Unrestricted funds	Restricted funds	2025 Total
	£	£	£
Donations	24,873	-	24,873
Argyll & Bute Council	-	10,000	10,000
Roberston Trust	30,000	-	30,000
People Postcode	-	-	-
RN & RM NC	-	-	-
Armed Forces	-	32,582	32,582
Bank of Scotland Foundation	-	-	-
National Lottery	-	30,000	30,000
Cattanach Trust	15,000	-	15,000
Other Grants	-	3,519	3,519
Family Centre Funding	-	110,003	110,003
Q Charitable Trust	-	-	-
Groups Funding	-	7,500	7,500
Tesco - Groundwork	-	375	375
Henry Smith	31,500	-	31,500
Mull Funding	-	4,000	4,000
R S MacDonald	15,000	-	15,000
Drax	-	-	-
Hugh Fraser Foundation	4,000	-	4,000
	<u>120,373</u>	<u>197,979</u>	<u>318,352</u>
	Unrestricted funds	Restricted funds	2024 Total
	£	£	£
<i>Donations</i>	<i>2,336</i>	<i>6,214</i>	<i>8,550</i>
<i>Argyll & Bute Council</i>	<i>6,300</i>	<i>-</i>	<i>6,300</i>
<i>Roberston Trust</i>	<i>30,000</i>	<i>-</i>	<i>30,000</i>
<i>People Postcode</i>	<i>25,000</i>	<i>-</i>	<i>25,000</i>
<i>RN & RM NC</i>	<i>-</i>	<i>50,000</i>	<i>50,000</i>
<i>Armed Forces</i>	<i>-</i>	<i>30,584</i>	<i>30,584</i>
<i>Bank of Scotland Foundation</i>	<i>-</i>	<i>25,000</i>	<i>25,000</i>
<i>National Lottery</i>	<i>31,500</i>	<i>7,500</i>	<i>39,000</i>
<i>Cattanach Trust</i>	<i>15,000</i>	<i>-</i>	<i>15,000</i>
<i>Other Grants</i>	<i>-</i>	<i>500</i>	<i>500</i>
<i>Q Charitable Trust</i>	<i>-</i>	<i>5,000</i>	<i>5,000</i>
<i>Tesco - Groundwork</i>	<i>-</i>	<i>1,125</i>	<i>1,125</i>
<i>Henry Smith</i>	<i>30,000</i>	<i>-</i>	<i>30,000</i>
<i>R S MacDonald</i>	<i>15,000</i>	<i>-</i>	<i>15,000</i>
<i>Drax</i>	<i>-</i>	<i>2,000</i>	<i>2,000</i>
	<u><i>155,136</i></u>	<u><i>127,923</i></u>	<u><i>283,059</i></u>

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Notes to financial statements (continued)
for the year ended 31 March 2025

5. Other trading activities

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Fundraising events	4,986	4,986	2,780
	4,986	4,986	2,780
	4,986	4,986	2,780

6. Net income/(expenditure) for the year

	2025	2024
	£	£
Net income/(expenditure) is stated after charging: Depreciation and other amounts written off tangible fixed assets	20,673	478
	20,673	478

7. Independent examination fees

	2025 Total	2024 Total
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	1,800	1,680
	1,800	1,680

8. Employees

	2025	2024
	£	£
Employment costs		
Wages and salaries	156,195	206,708
Social security costs	8,175	12,778
Pension costs	8,256	10,245
Other costs	7,107	2,262
	179,733	231,993
	179,733	231,993

No employee received emoluments of more than £60,000 (2024: None).

Number of employees

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

	2025	2024
	Number	Number
	9	9
	9	9
	9	9

Trustees & Key Personnel

The total cost of remuneration and benefits paid to trustees and key management personnel was £45,835 (2024: £46,058).

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Notes to financial statements (continued)
for the year ended 31 March 2025

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:

	2025	2024
	£	£
Pension charge	8,256	10,245
	<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.

	Long	Fixtures,	
	leasehold	fittings and	Total
	Property	equipment	£
	£	£	£
Cost			
At 1 April 2024	-	6,149	6,149
Additions	78,839	15,142	93,981
Disposals	-	(1,857)	(1,857)
At 31 March 2025	<u>78,839</u>	<u>19,434</u>	<u>98,273</u>
Depreciation			
At 1 April 2024	-	5,179	5,179
Charge for the year	15,768	4,905	20,673
On disposals	-	(1,857)	(1,857)
At 31 March 2025	<u>15,768</u>	<u>8,227</u>	<u>23,995</u>
Net book values			
At 31 March 2025	<u>63,071</u>	<u>11,207</u>	<u>74,278</u>
At 31 March 2024	<u>-</u>	<u>970</u>	<u>970</u>

13. Debtors

	2025	2024
	£	£
Other debtors	313	1,405
	<u> </u>	<u> </u>

Home-Start Lorn
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Notes to financial statements (continued)
for the year ended 31 March 2025

14. Creditors: amounts falling due within one-year

	2025	2024
	£	£
Other taxes and social security	8,188	13,501
Other creditors	6,234	7,781
Accruals and deferred income	5,097	5,447
	19,519	26,729

15. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fund balances at 31 March 2025 as represented by:			
Tangible fixed assets	74,278	-	74,278
Current assets	111,047	6,809	117,856
Current liabilities	(19,519)	-	(19,519)
	165,806	6,809	172,615

	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

16. Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
General unrestricted funds	134,948	125,359	(179,160)	84,659	165,806
	134,948	125,359	(179,160)	84,659	165,806
	136,470	156,446	(182,676)	24,708	134,948
	136,470	156,446	(182,676)	24,708	134,948

Home-Start Lorn
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Notes to financial statements (continued)
for the year ended 31 March 2025

17. Restricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Bumps to Bundles	750	-	(750)	-	-
Lomond Home-Start	1,663	32,582	(34,245)	-	-
Group Costs	-	7,500	(7,500)	-	-
Homestart UK - Feasibility	1,600	-	(1,600)	-	-
Cal Mac Community Fund	144	396	-	(540)	-
Isle of Mull Service	4,715	4,000	(7,885)	-	830
Family Centre	2,500	105,003	(23,384)	(84,119)	-
Groundwork UK	1,125	375	1,500	-	-
National Lottery	-	30,000	24,531	-	5,469
Stafford Trust	-	5,000	5,000	-	-
Argyll & Bute Early Years Fund	-	10,000	10,000	-	-
Oban & Lorn Healthy Options	-	1,000	490	-	510
Safe Deposit Community Fund	-	2,519	2,519	-	-
	<u>12,497</u>	<u>198,375</u>	<u>(119,404)</u>	<u>(84,659)</u>	<u>6,809</u>

	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>

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.

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Notes to financial statements (continued)
for the year ended 31 March 2025

Group Costs

Funding was received from both Third Sector Interface - Community Health and Wellbeing Fund and Argyll & Bute Council - Supporting Communities Fund, to provide group facilities

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

Q Charitable Trust awarded £5,000 to provide funding for a part-time family co-ordinator and office space in Mull. NHS Highland awarded £4000 to provide parent/carer groups and training.

Family Centre

The following funds were received to create and equip and new Family Centre and related costs:
Argyll & the Islands CLLD Local Action Group £54,392

Grantscape £15,611

B & Q Foundation £10,000

National Lottery £10,000

Oban Common Good Fund £5,000

IKP Trading £5,000

Rotary Club Oban £5,000

Drax £2,000

Groundwork UK

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

National Lottery

The National Lottery has awarded 3year funding towards staff costs, group activities, volunteer expenses and training

Stafford Trust

Funding was received towards core staff and volunteer costs

Argyll & Bute Early Years Fund

Support for 0–3-year-olds

Oban & Lorn Healthy Options

Funding was received to purchase passes for the local leisure centre

Safe Deposit Community Fund

Funding was received to fund the Home-Start Ceilidh

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.

Home-Start Lorn
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Notes to financial statements
for the year ended 31 March 2025

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.

