



Support and friendship
for families

Banbury, Bicester &
Chipping Norton

Annual Report

Home-Start Banbury, Bicester & Chipping Norton Annual Report
2018/2019



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We kindly acknowledge the sponsorship
of Banbury Litho in the printing of this report

About Home-Start

Home-Start volunteers help families with young children deal with the challenges they face. Last year 16,000 volunteers supported 60,000 children in 30,000 families, in 269 communities across the UK.

Home-Start Banbury, Bicester & Chipping Norton is a voluntary home-visiting scheme in which volunteers offer confidential support, friendship and practical help to families with at least one child under five, and where there are difficulties or stress.

Home-Start Banbury, Bicester & Chipping Norton aims to try and ensure that every family gets the help they need to give their children the best possible start in life. Home-Start supports parents as they grow in confidence, strengthen their relationships with their children and widen their links with the local community

Home-Start Banbury, Bicester & Chipping Norton

Britannia Road Children's Centre,
Grove St, Banbury, Oxon, OX16 5DN.

Tel: 01295 266358

Email: info@home-startbanbury.org.uk

www.home-startbanbury.org.uk

www.facebook.com/homestartbcn

<https://twitter.com/HomestartBCN>

Patron: Lady Hayter

Registered Charity No. 1114860



This year our Scheme received 94 referrals - a 13% increase on last year

Staff, Trustees & Volunteers

Staff

| | |
|---------------------|-------------------------|
| Jane Skelton | Senior Organiser |
| Karen Mullins-Blyth | Organiser |
| Diane Wright | Organiser |
| Angela Esland | Organiser |
| Sue Zajac | Administrator |
| Deb Barron | Fundraiser |
| Lynne Cheetham | Stay & Play Facilitator |

| | |
|--------------|----------------------|
| Jenny Jordon | Volunteer Bookkeeper |
|--------------|----------------------|

Trustees

| | |
|-----------------|------------|
| Anne Waters | Chair |
| Jo Graves | Vice-Chair |
| Douglas Keir | Treasurer |
| Pete Welply | |
| Paula Finch | |
| Chloe Woodhead | |
| Cheryl Huntbach | |

Retired this year:

Rebecca Tay

Advisors to the Trustees:

| | |
|----------------|-----------------------|
| Jayne Harrison | Trust Nurse, Oxon PCT |
|----------------|-----------------------|



Some of our families and volunteers at last year's summer outing at the Rookery Farm

Volunteers

* Faye Anthistle * Pam Archdale * Alison Aydin * Mary-Jane Barnes *
* Julie Benson * Pauline Bentley * Nadine Birch * Lorraine Boswell *
* Marie Boswell * Sarah Bradford * Berlyn Carvalho * Sue Cato *
* Venita Chawdhary * Lynne Cheetham * Claire Cockerill * Cheryl Conlan*
* Betty Cook * Janet Cox * Claire Fell * Maureen Ferdani *
* Sarah Francos * Fiona George * Tina Godfrey * Isobel Goulding *
* Sheila Harris * Anna Jackson * Marijke Jones * John Karlake *
* Judi Lancashire * Marsha Maddison * Hilary Maggs * Jean McIver *
* Paula Noad * Teresa Owen * Sarah Plumridge * Helene Provstgaard *
* Allie Querelle * Andrea Rankin * Emma Robinson * Pamela Ryan
* Ann Sansom * Louise Sansom * Jill Spence * Jacquie Smith * Vicky Smith *
* Christine Stephenson * Kim Taylor * Beryl Timms * Linda Tustian *
* Kylie Venn * Anne Waters * Kim Wheddon*

Retired this year:

* Bethany Boddy * Caroline Beale * Mena Caine * Anna Chmeilewska *
* Rachel Currie * Ewa Fras * Mary Hayward * Geoff Ingram *
* Emma Jeavons * Kate Johnson * Ruth Madder * Caroline Neville *
* Amanda Nimmo * Sue O'Sullivan * Anne Russell * Sue Zajac *



One of the groups of volunteers that we trained during 2018/2019

We trained a total of 23 new volunteers during the year

Chair's Report

This will be my fourth and final report as Chair of the Board of Trustees of Home-Start Banbury, Bicester and Chipping Norton. In preparing to write this I reviewed my previous reports and it is interesting to note that each one highlights challenges faced and the change that is required to deal with new situations. We progress through each period of change, looking forward to a time when things will settle down and we can all take a breather and relax. Strangely, that time for relaxation never arrives! Now I realise that perhaps the new "norm" is being in a constant state of development, adapting and remodelling according to the demands of the time. Success in the charitable sector today seems to require not only a solid foundation, but readiness to deal with hurdles, be they political, social, legal or financial, and tackling them with a positive "can do" attitude.

Despite all this change, things don't actually look much different on the ground. Our core work, following the traditional home visiting model has not changed. The effective support delivered to families by our volunteers continues and evidence gathered during this process demonstrates its success, much as it has done for the past 30 years.

Our Quality Assurance inspection took place in October 2018 and I am very proud to report an extremely positive outcome of 98%. Last autumn, following our successful Lottery Bid in partnership with HS Oxford & HS Southern Oxfordshire, work began to extend our reach. Home visiting support and Stay & Play sessions are now up and running in the Bicester area. "Friends of Britannia Road" continue to support us in financing the very popular and much needed Stay & Play sessions in Banbury.

We are facing challenges for the future. Whilst expanding our reach into new areas we must also continue our work in Banbury & Chipping Norton. Fundraising is therefore a priority to enable us to deliver a sustainable service across all areas. We have a lease with the County Council for use of the office premises, and this is secure until December 2019. It is possible that we can remain after that date but we have no guarantee, and the possibility of having to relocate at short notice is always on our radar.

I must offer my sincere thanks to all whose efforts contribute to the ongoing success of our scheme. To our Home Visiting Volunteers, without whom there would be no HSBBCN, a very big Thank You and please continue your very valuable work in supporting so many vulnerable children and their families.

Thank you to our staff team, so effectively managed by Jane Skelton. They have navigated quite a year of adjustments, new members have been welcomed on board and existing roles and responsibilities have changed considerably. We were sad to say goodbye to Deb Barron, but pleased to welcome Lynne Cheetham and Sue Zajac to the team.

Thank you to all my fellow trustees, working behind the scenes, delivering strong governance, direction and financial stability without which the scheme could not function. We are very pleased to welcome on board Jenny Jordon as volunteer book keeper, as well as Val Knight and Kate Ray now embarking on the trustee induction process.

In closing, I would like to express my gratitude to all the trustees and the staff team for the support that they have given to me personally over the last four years.

Anne Waters MBE

Chair of the Board of Trustees

Treasurer's Report

A summarised extract from the full Annual Financial Statements for 2018-19 is given overleaf. Briefly, income was £135,220 (2017-18: £118,049), expenditure £112,540 (£101,936), with a resulting surplus of £22,680 (£16,113), and year-end reserves of £89,933 (£67,253): a very satisfactory year, financially.

As noted above, our income increased by £17,171 (15%), with grateful thanks to the many charitable trusts and other organisations who generously responded to our fund-raising applications. During the year, our bid to the National Lottery Community Fund (previously The Big Lottery) on behalf of the three Oxfordshire Home-Start schemes was successful and our 3-year grant started in November 2018. The total grant was for £444,000 over 3 years, of which just under £150,000 is for our share (i.e. just below £50,000 p.a.). Only 5 months' of income from this new grant (£21,769 for November 2018 – March 2019) is brought into account in this financial year. Together with the residual £16,516 for the current year from the previous 3-year grant, we received £38,285 in total from the year from the National Lottery Community Fund, providing some 28% of total income or 34% of total expenditure. We also received the final instalment of £25,000 of our 3-year Henry Smith grant, which we hope to renew in 2020.

In 2017 we employed, for the first time, a part-time fund-raiser, and the strategy has so far proved to be very successful. To put into perspective, our total income has increased from £77,000 in 2015-16 to £135,000 in 2018-19, a 75% increase in just 3 years, this despite the complete absence of the historically important local statutory funding. This has meant, of course, that the support we can provide to local families is also greatly increased. I should add that we do not anticipate a similar pattern of growth to continue in the near future.

We have always maintained a cautious watch over expenses, to ensure that they continuously fit our expected income and reserves position. On the one hand, we want to help as many families as possible with the funds we have, while ensuring that we remain sustainable in an environment of fund-raising challenges. During 2018-19 they increased by £10,604 to £112,540 (2017-18: £101,936), somewhat below the growth of income. The National Lottery Community Fund grant, mentioned above, includes provision for expansion into Bicester, and of course, it takes a while to recruit and train the necessary volunteers before starting family support. The expenses therefore lag the income at outset, and we fully expect that there will be a significant increase in costs in the current year (2019-20).

Our Senior Organiser, Jane Skelton, continues to spend about half her time on strategic and other scheme management matters, and this is reflected in the accounts by allocating an appropriate amount of her costs to the management, administration and governance section of our expenses.

The increase in income more than covered the higher expenses and resulted in a surplus for the year of £22,680 (2016-17: £16,113). Our year-end reserves were therefore increased by a like amount to £89,933 which is equal to about 8 months' expected expenditure, a very low figure in the current uncertain environment for generating income, although above our objective of maintaining unrestricted reserves of about 50% of a year's expenses.

Finally, like last year, it might be noted that our cash-on-hand (all bank balances) was £132,532 at year-end, considerably above the net assets position (£89,933). Once again, the principal contributory factor was the large amount of deferred income (pre-paid grants), £38,322 this year, compared to £40,802 last year. As we only take into account income earned, as opposed to income received, during the year, a large flow of funds in the last quarter for annual contracts produced this effect.

We continue to be extremely grateful to all who contribute to our funds, which are even more needed than before in the light of increased demand. Despite our successful year, we are very aware of the challenges faced in maintaining a healthy flow of income.

Douglas Keir
Treasurer

Summary of Income and expenditure for the year

| Income for the year | Total 2018-19 | Total 2017-18 |
|--|----------------|----------------|
| | £ | £ |
| The National Lottery Comm. Fund | 38,285 | 39,387 |
| The Henry Smith Charity | 25,000 | 25,000 |
| BBC Children in Need | 9,850 | 9,528 |
| Sibford School | 6,000 | |
| Sanctuary Housing Assoc'n | 5,500 | 1,500 |
| PF Charitable Trust | 5,000 | 5,000 |
| Four Acres Charitable Trust | 5,000 | - |
| Friends of Britannia Road | 4,124 | - |
| Albert Hunt Charitable Trust | 3,000 | - |
| Boutell Bequest | 3,000 | - |
| Souter Charitable Trust | 3,000 | - |
| St Michael's and All Saints Charities | 3,000 | - |
| Fund-raising events | 3,705 | 5,933 |
| Donations: other Charitable Trusts | 7,833 | 4,167 |
|do...: individuals | 2,216 | 2,126 |
|do...: other | 9,352 | 24,301 |
|do...: unclaimed expenses | 1,149 | 989 |
| Interest income | 206 | 118 |
| Total Income | 135,220 | 118,049 |
| Expenditure for the year | | |
| Direct charitable costs: | | |
| Staff payroll costs | 65,531 | 60,526 |
| Staff & volunteer expenses | 7,518 | 7,317 |
| Staff & vol'r recruitment & training | 1,864 | 1,686 |
| Drop-in group costs (Exc. salaries) | 1,723 | |
| Direct family assistance | 376 | 435 |
| Sub-total | 77,012 | 69,964 |
| Management, admin & Governance: | | |
| Staff payroll costs | 15,681 | 17,046 |
| General office costs | 6,633 | 3,142 |
| Premises | 2,316 | 2,875 |
| Insurances and fees | 4,220 | 3,433 |
| Trustees' expenses | 1,018 | 981 |
| Fund-raising costs (Inc. salaries) | 5,660 | 4,495 |
| Sub-Total | 35,528 | 31,972 |
| Total expenditure | 112,540 | 101,936 |
| Net income for the year | 22,680 | 16,113 |

Copies of the full financial statements can be obtained from:

Home-Start Banbury, Bicester & Chipping Norton,
Britannia Road Children's Centre,
Grove Street,
Banbury, OX16 5DN

| Net Assets | 31 March 2019 | 31 March 2018 |
|-----------------------------|----------------|----------------|
| Cash: | | |
| Barclays Bank: current a/c | 5,895 | 3,791 |
| Barclays bank : savings a/c | 43,994 | 48,913 |
| Cafbank: current a/c | 40,332 | 36,462 |
| Virgin Money: Charity a/c | 41,961 | 21,836 |
| Cash in hand | 350 | 121 |
| Sub-total : cash | 132,532 | 111,123 |
| Net current liabilities | 42,599 | 43,870 |
| Net assets | 89,933 | 67,253 |

HOME-START BANBURY, BICESTER & CHIPPING NORTON

(A company limited by guarantee)
Legal and Administrative Information
for the year ended 31 March 2019

Constitution

Home-Start Banbury, Bicester and Chipping Norton Limited is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. Previously Home-Start Banbury & Chipping Norton operated as charity number 296837. The company was formed on 20 December 2005

Directors and trustees

The directors of the charitable company are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees. The trustees' liability is limited to £1, provided that they do not act negligently, or fraudulently, and do not allow the charity to continue when it is insolvent.

The trustees serving during the year and since the year-end were as follows:-

| | |
|-----------------|-------------------------|
| Anne Waters | Chair |
| Jo Graves | Vice-Chair |
| Douglas Keir | Treasurer and Secretary |
| Pete Welply | |
| Paula Finch | |
| Rebecca Tay | |
| Chloe Whitehead | |
| Cheryl Huntbach | |

Registered Office:

Britannia Road Children's Centre
Grove Street
Banbury
OX16 5DN

Accountants:

Faulkner Associates
10 Beanacre
Hook Norton
OX15 5UA



Senior Organiser's Report

I think it's fair to say that the last year has been a time of change for the scheme. The staff team has grown in number as we have taken on new challenges and expanded our service into a new area of the county.

We embarked on offering a weekly drop-in for families at Britannia Road at the start the year (April 2018). This has proved really popular and we regularly get 20-24 families attending each week. We also secured some funding from Sanctuary Housing to enable us to offer a drop-in session in Bicester. Problems finding a suitable venue meant that we weren't able to offer this until January (2019) by which time we had successfully recruited a Stay & Play Facilitator (Lynne) to the team.

Good news from the Big Lottery with regard to our consortium application with the other Home-Start schemes in Oxfordshire meant that we also needed to recruit to cover the extra Organiser hours for our new work in Bicester. Angela was successful in getting this role which meant that we then had to recruit a new Administrator. Sue joined the team in January this year.

Just as we felt that life was stable our fundraiser Deb resigned for personal reasons. Deb was only with us for nine months but she managed to secure a significant amount of funding for the scheme for which she has our heartfelt thanks. We do, therefore, start the new operational year with yet more recruitment!

The scheme received a total of 94 referrals during the year (a 13% increase on the previous year). Unfortunately we could not accept all the referrals and had to say 'no' to 12 families either due to lack of Organiser capacity or unavailability of volunteers. This is always a very hard decision to make but thankfully is far outweighed by the number of families we are able to support – an average of 46 families each month throughout the year.

Our amazing team of home-visiting volunteers has increased during the year. We ran two Volunteer Preparation Courses and trained a total of 23 new volunteers. Sadly we had to say farewell to 16 volunteers who retired from home-visiting as they were no longer able to offer their time on a regular basis. This means that at the end of the year we have 52 volunteers registered with the scheme.

We have had a varied programme of Volunteer Support Group meetings during the year. These have ranged from the mandatory Safeguarding Refreshers to the more social events (soup lunch, summer garden party) and included outside speakers (Stop Loan Sharks), peer support sessions and a visit to the local Mosque.

We went to Rookery Farm, Stoke Bruerne for our Summer Outing in August. Fifteen families joined us there for the day and had a great time despite the disappointing weather. Unluckily we chose the one dreary day weather-wise of the whole summer to go!

A similar number of families (fifteen) also joined us for our Xmas Party at Britannia Road. They all enjoyed good food & entertainment and Santa Claus paid us a visit too! He distributed presents to all the children attending.

Writing this review of the past year gives me the opportunity to say a big 'thank you' to everyone who enables us to make a difference to vulnerable families in this part of Oxfordshire.

Our wonderful home-visiting volunteers, without whom we couldn't deliver our service; our very supportive trustees who are equally vital to the operation of the scheme and to my delightful work colleagues (Karen, Angela, Diane, Sue & Lynne) who I very much enjoy working alongside.

Thank you all!

Here's looking forward to another enjoyable & successful year

Jane Skelton
Senior Organiser



Launch of the new toddler drop-in group in Bicester, January 2019

A FAMILY STORY...

English is not my first language so I'm pretty sure I don't know enough positive words in English to describe what I think about Home-start and how grateful I am for everything they have done for me and my family. I'm not the person who easily asks for help; I deal with everything myself; asking for help means that I'm failing at what I do. Anyway, this is what I thought before I met people from Home-start. I haven't asked for help even if it meant a lot of stress and struggle – and in my case everyday life is like that. I'm a single mum with 4 children. 3 of them were diagnosed with Autistic Spectrum Disorder, Sensory Processing Disorder, Learning Difficulties, Sleeping Disorder, Eating Disorder and some other Disorders. Because of my children's conditions I am quite isolated, don't go out, don't have a social life except involving my children. My life is home, schools, doctors, hospitals, therapies, lots & lots of appointments - mainly medical. I wouldn't be able to survive and keep my mental health in good condition without the help of Home-Start and their volunteers. They have supported me in some most difficult moments eg. when I heard that my other 2 children have autism, a lifelong condition. It's not easy to have it and accept it and not break. I went through this 3 times and didn't break down thanks to Kylie – my Home-Start volunteer.

I heard about Home-start for the first time from my Health Visitor. She thought that I might benefit from their help. I already had 2 children and was expecting twins. My eldest son (2.5 at that time) was diagnosed with autism. I was sceptical at that point. It felt weird that some stranger would be around but I decided after I had the twins and moved to a new home that I would give it a shot. I met Jane, superwoman, big heart, great person. She explained to me everything about what Home-Start does and she found a volunteer who she thought would be a good match with our family. It was Shona – she helped me get to playgroups, children's centre, appointments, etc always pushing 4 children in big buggy everywhere. Without her help I wouldn't be able to do lots of these things.

Then we met Kylie – again a good match! With Kylie's support I survived splitting up with my ex partner, having my children diagnosed with autism, lots and lots of appointments and most important she was a big support for me personally. She was listening, never judging, always discrete and considerate. This is how volunteers are prepared by Home-Start to do their job. It's very important. Without family here I was basically on my own and help from Home-Start meant a lot to me. I could always count on them. Every 3 months we had a review meeting to check the progress (or lack of progress) and how much Home-Start involvement helped to achieve that. It is not easy to put into numbers how much someone or something helps you. For me most important was that I was still sane person coping, managing everyday life with a smile despite what was going on with my family. For this support I will always be grateful to all the people involved with Home-Start and I hope I can return the favour in the future and become one of the Home-Start volunteers and help families like mine.

I'm still not there as my children still need a lot of support and help so all my time is for them but I hope once they are more independent maybe then. What I do now is tell families who may need help and support like I needed about

Home-Start. I tell them how much Home-Start helped me and that they should talk to them.

Although Home-Start is no longer supporting me and my family, as all my children are over 5, we are still in touch. Our volunteer is now our friend for life; she is my children's best grown up friend.

Home-Start taught me that sometimes it is good to ask for help and it doesn't mean that I'm not doing a good job. It means that I'm only human and I can't do everything by myself. I don't feel bad asking for help.

Marta

Kylie is our friend she helped us
to go to the farm, park, she help us
to Ali's and Dani's Birthday go
woods, doctor, dentist, costumes,
reading to me, I love Kylie
Ka Kylie 9699 times.
Dani Adam
Ali Gabriel

On average, we provide support to 46 vulnerable families each month throughout the year

A VOLUNTEER STORY....

My name is Janet. I have been a volunteer with Home-Start for almost 6 years. It has been a very rewarding and enjoyable time. During this time I have had the privilege for a short time at least to be a part of the lives of around 15 families. Some for a few weeks and some for six months.

It all started when I retired from my job in Insurance. With our son now living in Ireland with his then girlfriend, now wife, it really was the empty nest feeling. So when one day I noticed an advertisement in our local paper for Home-Start's new volunteer preparation course I decided to find out more. I had heard of Home-Start from a lady who lived nearby who had worked for Home-Start some years previously. I phoned the office and spoke to Jane who gave me more details and arranged for me to go on the course. It was truly one of the best things I have ever done.

The course lasted eight weeks. The course really did prepare me for what was to come and also I met so many lovely people. At the end of the course we were all given a certificate which I very much prize. It took a few months for me to be matched with a family and when the day came I was both excited and a little apprehensive. Jane met me outside the family home and gave some details about them. It was so easy having Jane there to start the conversation off and when she left Mom and I just carried on talking. It was truly wonderful over the next six months to see the change not only in Mom but also in her lovely twins. Even the cats started to like me. I thought saying good-bye would be sad but it was not; it just felt the right thing to do and I still keep in touch with the family through Facebook.

I have since met many more families all with their own problems and special needs. I have helped with cleaning, shopping, visits to dentists and hospitals, playgrounds and many more things that have really widened my view of life. One of the main things I have found is all that they really need is someone to be there just for them. A cup of coffee and a good old chat works wonders, not just for Mom but for me too.

There have been times when I found myself in a situation in which I really felt a little lost. That is where Jane, Diane, Karen and Angela have been wonderful. They are all great at listening to your problem or worry and if they do not know the answer, they will find it out.

Words cannot truly express what being a Volunteer for Home-Start has meant to me. The enjoyment, fun, love, and a few tears I have felt for and from these lovely families who have let Home-Start into their lives at a time when life is hard and sometimes wonderful at the same time. I have learnt so many things about people and would recommend to anyone who has a spare few hours a week to have a go. It's great.

Our volunteers made 861 visits to families, providing total of 2038 hours of invaluable 1:1 support!

What our families say about us....

My volunteer has been AMAZING!! She was an absolute godsend when I had postnatal depression ... I really don't know how I would have managed without her. She's become a lifelong friend. We are so grateful for all the help everyone at Home-Start have given us.

I valued the emotional support that F gave me and enjoyed having someone around to have a conversation with.

A helped me feel comfortable with taking my children out.

J is lovely, she helped me with my self-confidence and helped me to get into a routine with my youngest child.

I don't have many friends so having a volunteer to access the community with gave me confidence. She gave me emotional support, and someone to confide in and talk to.

I would not have eaten or showered some days without my volunteers help. It was often the only chance I had to speak to another adult and I felt much less lonely. Home-Start was a good experience for me and my family. My volunteer was there when I needed her, and very helpful.

Having a second pair of hands meant I was able to take both of my children out together, and made it less overwhelming.

Thank you to my volunteer for all your help, you've been such an amazing support. We will miss you!

In every way possible, Home-Start is a fantastic service that has helped me through a lot of problems and made me feel a lot better about myself. It has been a pleasure having my volunteer in my home. The boys have loved her visits and my home is a nicer place to be again.

I appreciated my volunteers lovely, warm & non-judgemental ways. She was a good listener and easy to talk to - helped me to feel more positive about my situation and was very supportive.

A was so friendly and we really looked forward to our days each week with her.

It was nice to know I had someone I could depend on, and if they said they were going to do something, they did it.

We were able to support 75 families (including 223 children) during the year

Thank You to...

National Lottery Community Fund
The Henry Smith Charity
BBC Children in Need
Sibford School
Sanctuary Housing
Four Acre Trust
PF Charitable Trust
Friends of Britannia Road
The Albert Hunt Trust
The Boutell Bequest
Souter Charitable Trust
St Michael's and All Saints' Charities
Doris Field Charitable Trust
Santander
Chipping Norton Town Council
Schuster Charitable Trust
Cumber Family Charitable Trust
Mr & Mrs Pye's Charitable Settlement
Sir Jules Thorn Charitable Trust
Douglas Keir
T Vokes
Unity Lottery
The Ammco Trust

Waitrose
St Leonard's School
Kylie Venn
Greatworth Golf Society
Waitrose (Witney)
Jo Graves
Bodicote Church Bounty Fund
Deddington Farmers' Market
Hannah Warner
Tesco (Bags of Help)
Banbury & District Caledonian Society
Duns Tew Church
New Inn Greatworth
Deddington Players
Step system - Mary-Jane Barnes
WI Link Group
Bodfest
Great Bourton Coffee morning ladies
Holy Trinity
Donna Hooper
Chloe Woodhead
Andrea Ellis

And also to all of our Scheme Volunteers and Trustees who give their time so generously to Home-Start.



Registered number: 5659531

Charity number: 1114860

HOME-START BANBURY, BICESTER & CHIPPING NORTON

(A company limited by guarantee)

**Report and Financial Statements
for the year ended 31 March 2019**

BSF

HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

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HOME-START BANBURY, BICESTER & CHIPPING NORTON
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| | |
|-----------------|-------------------------|
| Anne Waters | Chair |
| Jo Graves | Vice-chair |
| Douglas Keir | Treasurer and Secretary |
| Paula Finch | |
| Cheryl Huntbach | |
| Pete Welply | |
| Chloe Woodhead | |
| Rebecca Tay | Resigned July 2018 |

Registered Office: Britannia Road Children's Centre
Grove Street
Banbury
OX16 5DN

Accountants: Faulkner Associates
10 Beanacre
Hook Norton
OX15 5UA

HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

Report of the Trustees
for the year ended 31 March 2019

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2019.

Objects of the charity

The objects of the charity are to offer practical help and supportive friendship to parents who have young children in local communities across the area. We offer a unique service, visiting families with at least one child under five to offer them informal, friendly and confidential support in their own home surroundings.

Review of financial affairs

Briefly, income was £135,220 (2017-18: £118,049), expenditure £112,540 (£101,936), with a resulting surplus of £22,680 (£16,113), and year-end reserves of £89,933 (£67,253): a very satisfactory year, financially

As noted above, our income increased by £17,171 (15%), (£25,008: 27%) with grateful thanks to the many charitable trusts and other organisations who generously responded to our fund-raising applications. During the year, our bid to The National Lottery Community Fund (previously The Big Lottery) on behalf of the three Oxfordshire Home-Start schemes was successful and our 3-year grant started in November 2018. The total grant was for £444,000 over 3 years, of which just under £150,000 is for our share (i.e. just below £50,000 p.a.). Only 5 months' of income from this new grant (£21,769 for November 2018 – March 2019) is brought into account in this financial year. Together with the residual £16,516 for the current year from the previous 3-year grant, we received £38,285 in total from the year from the National Lottery Community Fund, providing some 28% of total income or 34% of total expenditure. We also received the final instalment of £25,000 of our 3-year Henry Smith grant, which we hope to renew in 2020.

In 2017 we employed, for the first time, a part-time fund-raiser, and the strategy has so far proved to be very successful. To put into perspective, our total income has increased from £77,000 in 2015-16 to £135,000 in 2018-19, a 75% increase in just 3 years, this despite the complete absence of the historically important local statutory funding. This has meant, of course, that the support we can provide to local families is also greatly increased. I should add that we do not anticipate a similar pattern of growth to continue in the near future.

We have always maintained a cautious watch over expenses, to ensure that they continuously fit our expected income and reserves position. On the one hand, we want to help as many families as possible with the funds we have, while ensuring that we remain sustainable in an environment of fund-raising challenges. During 2018-19 expenses increased by £10,604 to £112,540 (2017-18: increase of £5,740 to £101,936), somewhat below the growth of income. The National Lottery Community Fund grant, mentioned above, includes provision for expansion into Bicester, and of course, it takes a while to recruit and train the necessary volunteers before starting family support. The expenses therefore lag the income at outset, and we fully expect that there will be a significant increase in costs in the current year (2019-20).

Our Senior Families Organiser, Jane Skelton, continues to spend about half her time on strategic and other scheme management matters, and this is reflected in the accounts by allocating an appropriate amount of her costs to the management, administration and governance section of our expenses.

The increase in income more than covered the higher expenses and resulted in a surplus for the year of £22,680 (2017-18: £16,113). Our year-end reserves were therefore increased by a like amount to £89,933 (£67,254) which is equal to about 8 months' expected expenditure, a very low figure in the current uncertain environment for generating income, although above our objective of maintaining unrestricted reserves of about 50% of a year's expenses.

HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

Report of the Trustees continued
for the year ended 31 March 2019

Review of financial affairs (cont.)

Finally, like last year, it might be noted that our cash-on-hand (all bank balances) was £132,532 (£111,124) at year-end, considerably above the net assets position (£89,933). Once again, the principal contributory factor was the large amount of deferred income (pre-paid grants), £38,322 this year, compared to £40,802 last year. The grants are recognised in the accounts proportional to the length of the grants received, and as a large flow of grant funds was received in the last quarter of the financial year, it produced a large cash balance at year end.

We continue to be extremely grateful to all who contribute to our funds, which are even more needed than before in the light of increased demand. Despite our successful year, we are very aware of the challenges faced in maintaining a healthy flow of income.

Trustees' Responsibilities

Company and charity law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period.

In preparing those financial statements the trustees have:

- selected suitable accounting policies and applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on a going-concern basis.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities

This report is prepared in accordance with the special provisions of the Companies Act 2006 relating to small charitable companies.

This report was approved by the trustees on 11 July 2019 and signed on its behalf, by:



Douglas Keir
Treasurer



**Independent examiner's report to the trustees of
Home-Start Banbury & Chipping Norton
for the year ended 31 March 2019
(A company limited by guarantee)**

I report on the accounts of Home Start Banbury and Chipping Norton for the year ended 31 March 2019 set out on pages 4 to 12.

Respective responsibilities of trustees as directors and examiner.

The trustees (who are also the directors of the 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 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) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

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 as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Opinion

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- a) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- b) the accounts did not accord with the accounting records; or
- c) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed..... 

Dated..... 11/7/2019

Bibi Sakineh Faulkner BSc ACA
The Maltings, 10 Beanacre
Hook Norton
OX15 5UA



HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

Statement of Financial Activities

| | Notes | 2019 (Restricted) | 2019 (Unrestricted) | Total 2019 | Total 2018 |
|---------------------------------------|-------|----------------------|------------------------|----------------|----------------|
| Incoming Resources | | £ | £ | £ | £ |
| Grants, fundraising & donations | 5 | 96,205 | 38,809 | 135,014 | 117,930 |
| Interest income | | - | 206 | 206 | 118 |
| Total Incoming Resources | | <u>96,205</u> | <u>39,015</u> | <u>135,220</u> | <u>118,048</u> |
| Resources Expended | | | | | |
| Direct charitable expenditure | 2 | 66,203 | 9,179 | 75,382 | 69,964 |
| Fund-raising costs | | 438 | 5,222 | 5,660 | 4,495 |
| Management & administration | 3 | 30,043 | 438 | 30,481 | 26,496 |
| Governance | 4 | 629 | 389 | 1,018 | 981 |
| Total Expenditure | | <u>97,312</u> | <u>15,228</u> | <u>112,540</u> | <u>101,935</u> |
| Operating surplus for the year | | <u>-1,107</u> | <u>23,787</u> | <u>22,680</u> | <u>16,113</u> |
| Net surplus for the year | | <u>-1,107</u> | <u>23,787</u> | <u>22,680</u> | <u>16,113</u> |
| <u>Accumulated Funds</u> | | | | | |
| Brought forward | | 1,984 | 65,270 | 67,254 | 51,141 |
| Current year surplus | | -1,107 | 23,787 | 22,680 | 16,113 |
| Total funds at 31 March 2019 | | <u>877</u> | <u>89,057</u> | <u>89,934</u> | <u>67,254</u> |

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HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

Balance Sheet at 31 March 2019

| | Notes | 2019 £ | 2018 £ |
|---|-------|---------------|---------------|
| Cash at Bank and in Hand | | | |
| Current Accounts | 46227 | 40253 | |
| Savings Accounts | 85956 | 70750 | |
| Cash in Hand | 350 | 121 | |
| | | 132,533 | 111,124 |
| Liabilities: Amounts Falling due in One Year | | | |
| Net of current assets | 6 | -42,599 | -43,871 |
| | | -42,599 | -43,871 |
| Net Current Assets | | 89,933 | 67,253 |
| Accumulated Funds | | | |
| Restricted | 7 | 877 | 1,984 |
| Unrestricted | | 89,057 | 65,270 |
| | | 89,934 | 67,254 |

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. Similarly an audit is not required under section 144(2) of the charities 2011 Act and that an independent examination is needed.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with the section 386 of the Companies Act 2006, and for preparing financial statements which give a true and fair view of the state of the company as at 31 March 2019 and which otherwise comply with the requirements of the Act relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of the Trustees on 11 July 2019 and signed on their behalf, by:



Douglas Keir (Treasurer)

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HOME-START BANBURY, BICESTER & CHIPPING NORTON

(A company limited by guarantee)

Notes to the Financial Statements for the year ended 31 March 2019

1 Accounting Policies

The following accounting policies were used consistently:

Accounting basis:

The financial statements have been prepared under the historical cost basis and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The statement of Recommended Practice by Charities, issued by Charities Commissioners has also been followed.

Grants:

Grants received are credited to the Financial Activities when they are receivable, split between restricted and unrestricted funds.

Resources expended:

All expenditure is accounted for on an accrual basis, inclusive of VAT and has been classified under headings that aggregate all costs related to the category. The value of volunteers' time has not been reflected in the accounts.

Depreciation:

Depreciation is calculated to write off the assets on a reducing balance basis. Items for which grants have been received, as well as all other items under £500 are written off to revenue.

| | | Restricted Funds £ 2019 | Unrestricted Funds £ 2019 | Total Funds £ 2019 | Total Funds £ 2018 |
|---|--------|--|--|---------------------------------------|---------------------------------------|
| 2 <u>Direct Charitable Expenditure</u> | | | | | |
| Salaries, NI & Pension | Note 9 | 55,870 | 8,788 | 64,658 | 59,840 |
| Payroll expenses | | 813 | 60 | 873 | 685 |
| Staff/Volunteer Expenses | | 6,217 | 331 | 6,548 | 7,317 |
| Training | | 1,422 | | 1,422 | 1,197 |
| Staff / volunteer recruitment | | 441 | | 441 | 489 |
| Drop-in Groups | | 92 | | 92 | |
| Direct family assistance | | 1,347 | | 1,347 | 435 |
| Total Direct Expenditure | | 66,203 | 9,179 | 75,382 | 69,964 |
| 3 <u>Management & Administration</u> | | | | | |
| Salaries (Management) | Note 9 | 15,681 | 0 | 15,681 | 17,046 |
| Office Costs | | 2,864 | 105 | 2,969 | 1,700 |
| Stationery | | 713 | | 713 | 432 |
| Telephone / internet | | 1,235 | | 1,235 | 963 |
| Insurance | | 831 | 3 | 834 | 814 |
| Fees | | 3,056 | 330 | 3,386 | 2,619 |
| Premises | | 5,084 | | 5,084 | 2,875 |
| Publicity | | 579 | | 579 | 46 |
| Total Management & Admin | | 30,043 | 438 | 30,481 | 26,496 |
| 4 <u>Governance</u> | | | | | |
| AGM related | | -250 | 389 | 139 | 91 |
| Trustee travel and miscellaneous | | 879 | | 879 | 890 |
| Total Governance | | 629 | 389 | 1,018 | 981 |

HOME-START BANBURY, BICESTER & CHIPPING NORTON

(A company limited by guarantee)

Notes to the Financial Statements (continued)

for the year ended 31 March 2019

5 Grants, fund-raising and donations

Grants are occasionally received for family support to be provided, or work to be done, during periods other than our financial year. In such cases, a pro-rata portion of the grant received is deferred until the following financial year, when it will be credited as income. It is described as prepaid grants. The published 'earned income' is shown net of the change of deferred income.

| | Opening prepaid grants released | Gross income received | Closing prepaid grants | Net income earned | Net income earned |
|---|--|-----------------------------|------------------------------|----------------------|----------------------|
| | £ | 2018-19 £ | £ | 2018-19 £ | 2017-18 £ |
| Restricted Grants | | | | | |
| BBC Children in Need | 2,500 | 14,850 | 7,500 | 9,850 | 9,528 |
| Big Lottery Fund (2016-18) | 6,606 | 9,910 | | 16,516 | 39,387 |
| National Lottery Comm Fund: 3 schemes (+) | | 32,423 | 10,654 | 21,769 | |
| Chipping Norton TC | 1,458 | | | 1,458 | 1,042 |
| Elizabeth Jane Foundation | 833 | | | 833 | 1,167 |
| Friends of Brit. Rd Greggs | | 5,542 | 1,418 | 4,124 | |
| Henry Smith | 18,750 | 25,000 | 18,750 | 25,000 | 25,000 |
| Oxfordshire Comm. Foundation | | | | | 1,800 |
| Sanctuary Housing Association | 4,500 | 1,000 | | 5,500 | 1,500 |
| Santander | 1,238 | | | 1,238 | 3,712 |
| Souter CT | | 3,000 | | 3,000 | |
| St James' Place | 1,667 | | | 1,667 | |
| St Michael's & All Saints | | 3,000 | | 3,000 | |
| Tesco | 1,667 | | | 1,667 | |
| Woodward CT | 583 | | | 583 | |
| Other | | | | | 2,164 |
| Total Restricted | 39,802 | 94,725 | 38,322 | 96,205 | 86,300 |
| Unrestricted Donations | | | | | |
| Charitable Trusts | | | | | |
| Albert Hunt Trust | - | 3,000 | - | 3,000 | |
| Ammco Trust | - | 500 | - | 500 | |
| Boutell Bequest | - | 3,000 | - | 3,000 | |
| Cunber Family CT | - | 1,000 | - | 1,000 | |
| Doris Field Trust | - | 2,500 | - | 2,500 | |
| Four Acres Trust | - | 5,000 | - | 5,000 | |
| Jules Thorn Trust | - | 1,000 | - | 1,000 | 1,000 |
| PF CT | - | 5,000 | - | 5,000 | 5,000 |
| Pye Settlement Trust | 1,000 | 0 | - | 1,000 | |
| Schuster CT | - | 1,250 | - | 1,250 | |
| Other CT | | | | | 350 |
| Sub-Total CT Donations | 1,000 | 22,250 | - | 23,250 | 6,350 |
| Oxfordshire Comm. Foundation | | | | | 5,000 |
| Paradigm Housing | | | | | 8,333 |
| Sibford School | | 6,000 | | 6,000 | |
| Other Schools & Churches | | 436 | | 436 | 350 |
| Other 'corporate' | | 2,052 | | 2,052 | 2,550 |
| Individuals | | 2,216 | | 2,216 | 2,126 |
| Unclaimed expenses | | 1,149 | | 1,149 | 989 |
| Fund-raising events | | | | 0 | |
| Organised by Home-Start | | 2,399 | | 2,399 | 3,660 |
| Organised by others | | 1,307 | | 1,307 | 2,273 |
| Total Unrestricted | 1,000 | 37,809 | - | 38,809 | 31,631 |
| Total Grants, donations & Fund-raising | 40,802 | 132,534 | 38,322 | 135,014 | 117,931 |

(+): see over

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HOME-START BANBURY, BICESTER & CHIPPING NORTON

(A company limited by guarantee)

Notes to the Financial Statements for the year ended 31 March 2019

| Restricted Funds £ 2019 | Unrestricted Funds £ 2019 | Total Funds £ 2019 | Total Funds £ 2018 |
|----------------------------------|------------------------------------|-----------------------------|-----------------------------|
|----------------------------------|------------------------------------|-----------------------------|-----------------------------|

5 Grants, fund-raising and donations (cont.)

(†) National Lottery Community Fund: 3 schemes consortium

During the year, Home-Start Banbury, Bicester and Chipping Norton, as the lead scheme for the 3 Home-Start schemes in Oxfordshire, was successful in bidding for a 3-year grant from the National Lottery Community Fund. There is a formal agreement between the schemes under which all income is received by Home-Start Banbury, Bicester and Chipping Norton which is then responsible for transferring the appropriate amounts to each of the other schemes. The amounts shown in the financial statements represent the net income and outgo for Home-Start Banbury, Bicester and Chipping Norton alone.

6 Liabilities: Amounts falling due within one year:

| | | | | |
|--|---------------|--------------|---------------|---------------|
| Accruals in respect of HMRC | - | 1,207 | 1,207 | 1,097 |
| Accruals in respect of pension contributions | | 1,404 | 1,404 | |
| Accruals: staff & volunteer expenses | - | 150 | 150 | 409 |
| Prepaid grants | Note 5 | 38,322 | - | 38,322 |
| Prepaid accounts | - | -152 | -152 | -154 |
| Credit card balance | - | 57 | 57 | |
| Other creditor | | 200 | 200 | |
| Other accruals | 650 | 310 | 960 | 1,268 |
| Accountants Fees | 450 | | 450 | 450 |
| Total Liabilities falling within one year | 39,422 | 3,177 | 42,599 | 43,871 |

7 Restricted funds

| | £ | | £ |
|----------------------------------|------------|----------|--------------|
| Family Holiday Association | 182 | - | 182 |
| Greggs | - | - | 658 |
| Oxfordshire Community Foundation | - | - | 1,145 |
| Sanctuary Housing | 695 | - | 695 |
| Total restricted funds | 877 | 0 | 1,984 |

HOME-START BANBURY, BICESTER & CHIPPING NORTON
(A company limited by guarantee)

Notes to the Financial Statements (continued)
for the year ended 31 March 2019

8 Reserves Policy

£

The trustees believe that the minimum level of uncommitted reserves should be the equivalent of at least four-and-a-half months', preferably six months', operating costs, plus an element to cover redundancy, outstanding leases, and other wind-up costs.

The minimum amount, at 31.3.19 is 60,482

Family support project grants are occasionally received for only a portion of the expected total costs, the balance being required to be funded, over the project duration, by matched funding . or by own resources. Normally, such commitments would be met by future income streams, but the trustees also believe that it is prudent to ensure that such amounts will be available when required and have therefore set up a designated reserve for project matched funding.

The amount of the designated reserve for future funding, at 31.3.19, is. 7,990

| | | |
|-----------------------|--|--------|
| Total reserves target | | 68,472 |
|-----------------------|--|--------|

| | | |
|--|--|--------|
| The total unrestricted funds at 31.3.19 are: | | 89,057 |
|--|--|--------|

9 Staff costs and emoluments

£
2019

£
2018

| | | |
|---|--------|--------|
| Gross salaries (including maternity pay) | 80,215 | 75,980 |
| Employer's National Insurance | 5,355 | 5,476 |
| Employer's Pension Contributions | 2,683 | 2,155 |
| Employment Allowance (statutory reduction in employer's NI) | -3,000 | -3,000 |
| | 85,253 | 80,611 |

| | | |
|---|-------------|-------------|
| | 2019 | 2018 |
| Numbers of full time employees or full time equivalents | 3.5 | 2.9 |

There were no employees with emoluments in excess of £60,000 per annum.

The charity has a defined contribution pension scheme, which complies with the auto-enrolment regulations.

The pension contributions shown represent the contributions paid by the charity in the year.

10 Trustee remuneration:

None of the trustees received any remuneration for their services.

11 Trustee Expenses

Where trustee travelling expenses were paid, donations were also received to cover the costs.

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