

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
HOME-START WIGTOWNSHIRE

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

HOME-START WIGTOWNSHIRE

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FOR THE YEAR ENDED 31 MARCH 2025

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HOME-START WIGTOWNSHIRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal activities of the company are:

- To promote the welfare of families with at least one child under the age of 5 across Wigtownshire.
- To offer practical and emotional support to parents, helping them build confidence, resilience, and positive relationships.
- To reduce isolation and strengthen family and community connections.
- To enhance children's early learning, development, and wellbeing through family-focused support.
- To work in partnership with local agencies and services to ensure families receive holistic and joined-up support.

Public benefit

To give children the best possible start in life by supporting parents and carers to grow in confidence, strengthen family relationships, and build safe, nurturing, and resilient home environments.

This positions our work not only as supporting families in the moment, but also as investing in long-term wellbeing, stronger communities, and brighter futures for children.

- Home Visiting Support: Trained volunteers and staff provide regular, tailored support to families in their own homes.
- Telephone and remote support, offering a listening ear and practical guidance for families.
- Family group sessions, offering play, learning, and peer support in a safe environment. Reducing isolation and encouraging positive relationships, early learning and parent-child bonding. Held in strategic locations of the community.
- Programmes: Delivery of evidence-based programmes: Circle of Security Parenting, Peep Learning Together, Solihull Approach, and Bookbug
- Early Years Support: Focus on families from pregnancy to age 2, offering guidance on attachment, bonding, and child development.
- Wellbeing Initiatives: Health & Wellbeing sessions for mums and female carers, promoting self-care, confidence, and peer connection.
- Training & Capacity Building: Ongoing training for staff and volunteers to ensure high-quality, responsive family support.
- Partnership Working: Collaboration with health, social care, education, and community partners to strengthen outcomes for families.
- Community Engagement: Creating opportunities for families to connect, reduce isolation, and build supportive networks.

Volunteers

Our volunteers support families within their own homes when they are experiencing difficulties and stress at particular times in their lives. Volunteers provide both practical and emotional support. They also assist at family groups and offer telephone befriending support to families.

HOME-START WIGTOWNSHIRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

We have been able to provide an appropriate level of help to a large number of local families and children because we as an organisation have continued to receive financial support. We also prepare an Annual Report, including a Co-ordinator's Report and a Chairperson's Report, which provide detailed accounts of our activities and achievements and offer due acknowledgement to all concerned.

The Directors commend the 24/25 reports to all interested parties, copies of which are available on request to the Board of Trustees.

The combination of existing poverty and deprivation levels, the growing downturn in the local community, the increase in those struggling with poor mental health have all created a perfect storm of family and community problems.

However, we are effective in working with 'hard to reach' vulnerable families where our sensitive, family-centred, relational approach works effectively.

We work with families, on their own agreed terms, at their own pace. Our approach is informed by families' needs and circumstances and, through discussion we work towards empowering and making changes to help make family life better and give their children the best possible start in life.

We supported 80 families over the last reporting year - 109 parents and 144 children.

Volunteers

Home-Start Wigtownshire's volunteers work alongside families and our staff team to give compassionate and confidential support, tailored to each family.

To be able to achieve this we have a wide range of volunteers who are trained and are supported by the staff team -

*Trustees

*Home visiting volunteers

*Family Group Volunteers

*Telephone Befrienders

*Friends of HSW who offer support / help to our organisation

All our services are based around the principal that volunteers offer no judgement, just compassionate confidential help and support.

During 24/25, we had 35 volunteers (including 5 young volunteers) and 6 trustees who all helped support our work in their varying roles.

During the past financial year, Home-Start Wigtownshire has experienced both growth and increasing demand across our services. The number and complexity of referrals to the scheme have risen significantly, reflecting the heightened pressures faced by families in our communities. Our staff and volunteers have continued to respond with dedication, ensuring families receive the practical, emotional, and early years support they need.

We continue to be based at Ashwood House, Stranraer, which has provided us with a valuable base for our work. However, as our services expand and demand grows, we recognise the need for more suitable, long-term premises. Our ambition is to establish a space where we can not only meet with families but also deliver our various groups and develop a family hub model, creating a welcoming and accessible environment that brings together support, learning, and community connection under one roof.

We were pleased to secure new funding streams that have strengthened and diversified our work:

Early Relationship Fund - enabling us to focus on intensive home-visiting support, parenting programmes, and collaborative work with the Infant Mental Health Team.

Perinatal Mental Health Fund - allowing us to extend our specialist support for parents during pregnancy and in the early years of their child's life.

Community Mental Health and Wellbeing Fund - funding our Mums in Mind health and wellbeing groups, giving mothers and female carers opportunities to focus on their own mental health and resilience.

The addition of these funding streams has enabled us to expand our staff team. Two new posts were created: a Family Support Worker and a Group Worker. Together with our existing staff and volunteer team, they have begun to deliver a wider range of parenting programmes across our services.

This year has therefore been marked by growth in both capacity and reach, while continuing to uphold our core purpose: supporting parents to give their children the best possible start in life.

HOME-START WIGTOWNSHIRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

At the beginning of April 2024, the funds held by Home-Start Wigtownshire for the purpose of setting up a Dumfries Home-Start comprised the residue of the funding received in the previous financial year from The Wm Grant Foundation, Cattenach and Home-Start UK. Home Start Dumfries operated during 2024 however ceased activities on 31 December 2024 due to staffing issues, and The Wm Grant Foundation agreed that the remaining fund of £29,103 could be transferred to Home-Start Wigtownshire. The remaining assets of £3,495 were also donated to Home-Start Dumfries.

FINANCIAL REVIEW

Financial position

Net income for the year was £27,148 resulting in an increase in total reserves such that £128,576 was held at the year end.

Our principal uninsured liability is redundancy payments for staff, in the event of the charity having to be wound up. To this end an appropriate amount, based on the length of service of the staff has been set aside as a designated fund by the Trustees. This is reviewed and adjusted annually, with the closing balance being £17,673.

Closing restricted funds held were £59,768.

Reserves policy

The Board has established a policy whereby the unrestricted funds held by the charity should be equal to 3 months of resources expended. At this level the Board feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

FUTURE PLANS

With our reorganisations at staff and Board level, continued funding and volunteer support we are looking forward to increasing activity in our primary mission of providing support to families throughout Wigtownshire.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The Trustees, along with Home-Start UK keep the necessary skill requirements of the Board under review. If new members are required individuals are approached to offer themselves for appointment to the Board, or recruitment is achieved by advertising online (Social Media Platforms and Third Sector D&G website), advertising in the local press, and through personal contacts of Board members. These individuals are sought out for the appropriate skills which the Board has identified are necessary for the Board to fulfill its objectives as efficiently as possible.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC280856 (Scotland)

Registered Charity number

SC030693

Registered office

Ashwood House
Sun Street
STRANRAER
DG9 7JJ

HOME-START WIGTOWNSHIRE

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Trustees

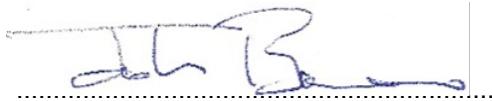
Dr J Brennan
Mrs S Lowrie
Mrs H L Marsh
A Haswell
Mrs L C Higgins
Mrs E M Muirhead
Ms S Rogers (appointed 27/8/25)

Independent Examiner

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

22/10/2025

Approved by order of the board of trustees on and signed on its behalf by:



Dr J Brennan - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOME-START WIGTOWNSHIRE

I report on the accounts for the year ended 31 March 2025 set out on pages six to sixteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 the independent examiner's report

My examination was 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 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulationshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Eilidh Harman BA (Hons) CA
The Institute of Chartered Accountants of Scotland

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

27/10/2025

Date:

HOME-START WIGTOWNSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	108,397	92,712	201,109	101,420
Other trading activities	3	1,398	-	1,398	1,387
Investment income	4	171	-	171	201
Total		<u>109,966</u>	<u>92,712</u>	<u>202,678</u>	<u>103,008</u>
EXPENDITURE ON					
Charitable activities					
Welfare		<u>87,517</u>	<u>88,013</u>	<u>175,530</u>	<u>152,601</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	12	22,449 (21,103)	4,699 21,103	27,148 -	(49,593) -
Net movement in funds		<u>1,346</u>	<u>25,802</u>	<u>27,148</u>	<u>(49,593)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>67,462</u>	<u>33,966</u>	<u>101,428</u>	<u>151,021</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>68,808</u></u>	<u><u>59,768</u></u>	<u><u>128,576</u></u>	<u><u>101,428</u></u>

The notes form part of these financial statements

HOME-START WIGTOWNSHIRE

BALANCE SHEET
31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	9	2,275	-	2,275	1,260
CURRENT ASSETS					
Debtors	10	-	-	-	165
Cash at bank and in hand		70,979	60,164	131,143	109,958
		70,979	60,164	131,143	110,123
CREDITORS					
Amounts falling due within one year	11	(4,449)	(393)	(4,842)	(9,955)
NET CURRENT ASSETS		<u>66,530</u>	<u>59,771</u>	<u>126,301</u>	<u>100,168</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>68,805</u>	<u>59,771</u>	<u>128,576</u>	<u>101,428</u>
NET ASSETS		<u>68,805</u>	<u>59,771</u>	<u>128,576</u>	<u>101,428</u>
FUNDS	12				
Unrestricted funds:					
General fund				51,132	52,351
Redundancy Fund				17,673	15,111
				<u>68,805</u>	<u>67,462</u>
Restricted funds				<u>59,771</u>	<u>33,966</u>
TOTAL FUNDS				<u>128,576</u>	<u>101,428</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

HOME-START WIGTOWNSHIRE

BALANCE SHEET - continued
31 MARCH 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on22/10/2025..... and were signed on its behalf by:



J Brennan - Trustee

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity is a public benefit entity.

There are no material uncertainties which cast doubt on the entity's ability to continue as a going concern, and thus the accounts have been prepared on the going concern basis.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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.

Grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of the services provided by volunteers has not been included in these accounts in line with the SORP FRS 102.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period.

Only those assets of material value are capitalised, and smaller items are recognised as immediate costs through the Statement of Financial Affairs. Short life assets costing less than £500 are fully charged as expenditure in the year of acquisition.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1. ACCOUNTING POLICIES - continued

FUND ACCOUNTING

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

DONATED GOODS

The charity receives free use of the office building, however the yearly rent can be quantified at £9,600 and this has been included within the accounts as both income and expenditure in line with the Charities SORP (FRS 102).

FINANCIAL INSTRUMENTS

Financial Instruments

Cash

Cash and cash equivalents comprise cash on hand and call deposits, and other short term high liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade Debtors

Trade debtors are amounts due from customers for the sale of goods and services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price and represent the full value of the goods and services charged to customers, including any amounts charged on for third parties.

Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Accounts payable are classified as current liabilities if the company does not have conditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date they are represented as non current liabilities.

Borrowings

Interest bearing borrowings are initially recorded at fair value, net of transaction costs. Interest bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the statement of financial activities over the period of the relevant borrowing.

Provisions and contingencies

Provisions are recognised when the organisation has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount of the obligation can be estimated reliably.

HOME-START WIGTOWNSHIRE**NOTES TO THE FINANCIAL STATEMENTS - continued**
FOR THE YEAR ENDED 31 MARCH 2025**2. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations	24,127	12,423
Grants	176,982	88,997
	<hr/>	<hr/>
	201,109	101,420
	<hr/>	<hr/>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
National Lottery Community Fund Scotland	32,529	33,030
Cattanach Trust	25,500	-
Kilgallioch Wind Farm Community Fund	4,500	-
D & G Council	54,267	54,267
Radio Clyde	1,495	1,700
Postcode Community Trust	30,000	-
Community Led Local Development Fund	5,868	-
Community Mental Health and Wellbeing Fund	9,439	-
Perinatal and Infant Mental Health Fund	13,384	-
	<hr/>	<hr/>
	176,982	88,997
	<hr/>	<hr/>

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	1,398	1,387
	<hr/>	<hr/>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	171	201
	<hr/>	<hr/>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	369	420
	<hr/>	<hr/>

HOME-START WIGTOWNSHIRE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Senior Co-ordinator	1	1
Office & Administration	2	3
Group Support Staff	2	2
Family Support/Volunteer Co-ordinator	1	1
Family Support Worker	1	1
	<hr/> 7	<hr/> 8
	<hr/> <hr/>	<hr/> <hr/>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	68,264	33,156	101,420
Other trading activities	1,387	-	1,387
Investment income	201	-	201
Total	<hr/> 69,852	<hr/> 33,156	<hr/> 103,008
EXPENDITURE ON			
Charitable activities			
Welfare	<hr/> 78,747	<hr/> 73,854	<hr/> 152,601
NET INCOME/(EXPENDITURE)	(8,895)	(40,698)	(49,593)
Transfers between funds	<hr/> (4,238)	<hr/> 4,238	<hr/> -
Net movement in funds	<hr/> (13,133)	<hr/> (36,460)	<hr/> (49,593)
RECONCILIATION OF FUNDS			
Total funds brought forward	<hr/> 80,595	<hr/> 70,426	<hr/> 151,021
TOTAL FUNDS CARRIED FORWARD	<hr/> <hr/> 67,462	<hr/> <hr/> 33,966	<hr/> <hr/> 101,428

HOME-START WIGTOWNSHIRE**NOTES TO THE FINANCIAL STATEMENTS - continued**
FOR THE YEAR ENDED 31 MARCH 2025**9. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	2,369	3,408	5,777
Additions	852	532	1,384
At 31 March 2025	<u>3,221</u>	<u>3,940</u>	<u>7,161</u>
DEPRECIATION			
At 1 April 2024	2,369	2,148	4,517
Charge for year	21	348	369
At 31 March 2025	<u>2,390</u>	<u>2,496</u>	<u>4,886</u>
NET BOOK VALUE			
At 31 March 2025	<u>831</u>	<u>1,444</u>	<u>2,275</u>
At 31 March 2024	<u>-</u>	<u>1,260</u>	<u>1,260</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	<u>-</u>	<u>165</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Social security and other taxes	1,529	6,377
Accrued expenses	3,313	3,578
	<u>4,842</u>	<u>9,955</u>

HOME-START WIGTOWNSHIRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

12. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	52,351	22,275	(23,494)	51,132
Redundancy Fund	15,111	171	2,391	17,673
	<hr/> 67,462	<hr/> 22,446	<hr/> (21,103)	<hr/> 68,805
Restricted funds				
Family Support/Volunteer Co-ordinator	5,696	(17,105)	11,409	-
Cash For Kids	461	(240)	-	221
Support Worker	4,951	(3,250)	(1,701)	-
Big Lottery Family Groups	17,959	(15,289)	12,000	14,670
Volunteer Funding	4,294	1,903	-	6,197
Loneliness & Isolation Fund	605	-	(605)	-
Perinatal and Infant Mental Health Fund	-	3,881	-	3,881
Mums in Mind	-	9,416	-	9,416
Early Relationships Fund	-	25,386	-	25,386
	<hr/> 33,966	<hr/> 4,702	<hr/> 21,103	<hr/> 59,771
TOTAL FUNDS	<u>101,428</u>	<u>27,148</u>	<u>-</u>	<u>128,576</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	109,795	(87,520)	22,275
Redundancy Fund	171	-	171
	<hr/> 109,966	<hr/> (87,520)	<hr/> 22,446
Restricted funds			
Family Support/Volunteer Co-ordinator	(1)	(17,104)	(17,105)
Cash For Kids	1,495	(1,735)	(240)
Support Worker	-	(3,250)	(3,250)
Big Lottery Family Groups	32,528	(47,817)	(15,289)
Volunteer Funding	4,499	(2,596)	1,903
Perinatal and Infant Mental Health Fund	19,252	(15,371)	3,881
Mums in Mind	9,439	(23)	9,416
Early Relationships Fund	25,500	(114)	25,386
	<hr/> 92,712	<hr/> (88,010)	<hr/> 4,702
TOTAL FUNDS	<u>202,678</u>	<u>(175,530)</u>	<u>27,148</u>

HOME-START WIGTOWNSHIRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	64,724	(8,895)	(3,478)	52,351
Redundancy Fund	15,871	-	(760)	15,111
	<hr/>	<hr/>	<hr/>	<hr/>
	80,595	(8,895)	(4,238)	67,462
Restricted funds				
Family Support/Volunteer Co-ordinator	5,765	(17,569)	17,500	5,696
Cash For Kids	795	(334)	-	461
Tesco Garden Project	762	-	(762)	-
Kilgallioch	2,119	-	(2,119)	-
Support Worker	7,963	(7,012)	4,000	4,951
Chance to Flourish	2,526	-	(2,526)	-
Big Lottery Family Groups	45,421	(10,962)	(16,500)	17,959
Volunteer Funding	4,097	(4,448)	4,645	4,294
Loneliness & Isolation Fund	978	(373)	-	605
	<hr/>	<hr/>	<hr/>	<hr/>
	70,426	(40,698)	4,238	33,966
TOTAL FUNDS	151,021	(49,593)	<b">-</b">	101,428
	<hr/>	<hr/>	<hr/>	<hr/>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,852	(78,747)	(8,895)
Restricted funds			
Family Support/Volunteer Co-ordinator	(1)	(17,568)	(17,569)
Cash For Kids	1,700	(2,034)	(334)
Support Worker	-	(7,012)	(7,012)
Big Lottery Family Groups	31,457	(42,419)	(10,962)
Volunteer Funding	-	(4,448)	(4,448)
Loneliness & Isolation Fund	-	(373)	(373)
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	33,156	(73,854)	(40,698)
TOTAL FUNDS	103,008	(152,601)	(49,593)
	<hr/>	<hr/>	<hr/>

Purpose of Unrestricted Funds:

General - for the general purposes of the charity.

Redundancy - general funds set aside by the Trustees to cover expenses in the event of staff redundancies.

Purpose of Restricted Funds:

HOME-START WIGTOWNSHIRE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

12. MOVEMENT IN FUNDS - continued

Family Support/Volunteer Co-ordinator - funding towards a part time family support co-ordinator post.

Cash for Kids - to help support social activities / food provision for families during the school holidays.

Support Worker - funding from the Corra Trust & the D & G Anti Poverty Fund towards a part time family support worker post. A transfer of £1,701 was made to the general reserve from this fund.

Big Lottery Family Groups - Funding for 5 family support groups around Wigtownshire.

Volunteer Funding - funding to support our volunteer project.

Loneliness & Isolation Fund - funding to tackle social isolation and loneliness. In particular helping young parents to build their confidence and to engage with their communities. The balance brought forward on this fund has been transferred to the general fund.

Perinatal and Infant Mental Health - to ensure the provision of a range of perinatal and infant mental health support through the funding of the Family Support Co-ordinator Role.

Mums in Mind - funding to deliver the Mums in Mind Health and Wellbeing Groups, promoting self care, confidence and peer connection.

Early Relationships Fund - funding for a 3 year Family Support Worker post. Delivering intensive support and parenting programmes in family homes and group settings.

13. CONTINGENT LIABILITIES

Debt on Withdrawal from the Growth Plan:

When an employer withdraws from a multi-employer defined benefit pension scheme where it is in deficit, the employer must by law, pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The estimated cost of withdrawal to our organisation has been calculated to be £811. This figure has an effective date of 30th September 2024.

We receive annual updates from the Pensions Trust, follow their guidance and are making additional annual contributions to the deficit. We are fully aware of the extent of the debt and do not intend to withdraw from the Growth Plan. The additional pension contributions paid by us are not significant in our view. We do not believe that our Going Concern Status is affected in light of this development.

14. RELATED PARTY DISCLOSURES

Leia McKie, daughter of the Senior Co-ordinator is employed by the charity. £7,547.72 was incurred by the charity in relation to this employment for the year ended 31 March 2025.

HOME-START WIGTOWNSHIRE**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	24,127	12,423
Grants	176,982	88,997
	<hr/>	<hr/>
	201,109	101,420
Other trading activities		
Fundraising events	1,398	1,387
Investment income		
Deposit account interest	171	201
	<hr/>	<hr/>
Total incoming resources	202,678	103,008
EXPENDITURE		
Charitable activities		
Wages	118,084	99,851
Social security	3,917	2,507
Pensions	8,032	7,448
Travel expenses	5,339	5,470
Computer expenses	3,327	1,400
Insurance	1,306	1,106
Repairs and renewals	-	180
Printing, stationery & postage	1,243	747
Telephone	1,808	1,878
Family activities	13,976	13,872
Sundry expenses	2,103	1,706
Office Rent	9,600	9,600
HS Levy	1,854	1,010
Training	1,139	2,241
Fixtures and fittings	21	-
Computer equipment	348	420
	<hr/>	<hr/>
	172,097	149,436
Support costs		
Governance costs		
Accountancy and legal fees	3,433	3,165
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Total resources expended	175,530	152,601
	<hr/>	<hr/>
Net income/(expenditure)	27,148	(49,593)
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This page does not form part of the statutory financial statements