REGISTERED COMPANY NUMBER: 05468592 (England and Wales)
REGISTERED CHARITY NUMBER: 1110632

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2026

for

Home-Start Cotswolds Ltd.

Monahans
Oakley House
Tetbury Road
Cirencester
Glos
GL7 1US

Home-Start Cotswolds Ltd.

Contents of the Financial Statements for the Year Ended 31 March 2026

Home-Start Cotswolds Ltd.

Report of the Trustees
for the Year Ended 31 March 2026

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 2026. 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).

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05468592 (England and Wales)

Registered Charity number

1110632

Registered office

Cirencester Baptist Church
Chesterton Lane
Cirencester
Gloucestershire
GL7 1YE

Trustees

Ms C N Ford
Mr A R Jones
Mr S D Kaufmann
Mrs C L McLoughlin (appointed 12.6.25)
Mrs C M Partridge
Mr D A J Pointet
Mrs P J Seager (appointed 12.6.25)
Mr R G L Waller
Mrs F G Peake (appointed 12.6.25) (resigned 12.5.26)

Company Secretary

Mrs P J Seager

Independent Examiner

Helen Jones
Monahans
Oakley House
Tetbury Road
Cirencester
Glos
GL7 1US

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

....
Mrs P J Seager - Trustee

Independent Examiner's Report to the Trustees of Home-Start Cotswolds Ltd.

Independent examiner's report to the trustees of Home-Start Cotswolds Ltd. ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Helen Jones
The Institute of Chartered Accountants in England and Wales

Monahans
Oakley House
Tetbury Road
Cirencester
Glos
GL7 1US

Date: ....

Home-Start Cotswolds Ltd.

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	162,194	375	162,569	145,958
Investment income	3	1,649	-	1,649	1,687
Total		163,843	375	164,218	147,645
EXPENDITURE ON					
Charitable activities	4				
Charitable expenditure		142,744	4,000	146,744	133,311
Other	5	9,863	-	9,863	11,939
Total		152,607	4,000	156,607	145,250
NET INCOME/(EXPENDITURE)		11,236	(3,625)	7,611	2,395
RECONCILIATION OF FUNDS					
Total funds brought forward		76,374	3,625	79,999	77,604
TOTAL FUNDS CARRIED FORWARD		87,610	-	87,610	79,999

The notes form part of these financial statements

Balance Sheet
31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	10	1,612	-	1,612	1,468
CURRENT ASSETS					
Debtors	11	231	-	231	231
Cash at bank and in hand		90,472	-	90,472	82,178
		90,703	-	90,703	82,409
CREDITORS					
Amounts falling due within one year	12	(4,705)	-	(4,705)	(3,878)
NET CURRENT ASSETS		85,998	-	85,998	78,531
TOTAL ASSETS LESS CURRENT LIABILITIES		87,610	-	87,610	79,999
NET ASSETS		87,610	-	87,610	79,999
FUNDS	13				
Unrestricted funds				87,610	76,374
Restricted funds				-	3,625
TOTAL FUNDS				87,610	79,999

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 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

continued...

Balance Sheet - continued
31 March 2026

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 on .... and were signed on its behalf by:

....
Mrs P J Seager - Trustee

....
Mr S D Kaufmann - Trustee

Notes to the Financial Statements for the Year Ended 31 March 2026

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.

Income
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	-	33% on reducing balance
Computer equipment	-	25% on straight line basis

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

continued...

1. ACCOUNTING POLICIES - continued

Tangible fixed assets
An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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.

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.

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.

2. DONATIONS AND LEGACIES

	2026	2025
	£	£
Trusts and funders	138,386	135,140
Donations	18,957	9,081
Fundraising events	3,354	-
Gift aid	1,497	612
Exceptional items	375	1,125
	162,569	145,958

continued...

3. INVESTMENT INCOME

	2026	2025
	£	£
Investment Income	1,649	1,687

4. CHARITABLE ACTIVITIES COSTS

	Support costs
	£
Charitable expenditure	146,744

5. OTHER

	2026	2025
	£	£
Staff expenses	3,000	3,757
Volunteer expenses	1,462	2,495
Home start and other fees	2,249	2,250
Bank fees	42	92
Family support	130	650
General expenses	2,980	2,695
Support costs	146,744	133,311
	156,607	145,250

6. NET INCOME/(EXPENDITURE)

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

	2026	2025
	£	£
Depreciation - owned assets	966	708
Deficit on disposal of fixed assets	78	-
Independent examiner's fee	690	648

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

continued...

8. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	122,714	112,729
Social security costs	2,266	19
Other pension costs	4,524	3,962
	129,504	116,710

The average head count of employees during the year was 9 (2025: 8). The average number of full-time equivalent employees during the year is analysed as follows:

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

	2026	2025
Average number of full time employees	4	4

No employee received employee benefits of more than £60,000 during the year (2025: Nil).

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	144,833	1,125	145,958
Investment income	1,687	-	1,687
Total	146,520	1,125	147,645
EXPENDITURE ON			
Charitable activities			
Charitable expenditure	133,311	-	133,311
Other	11,939	-	11,939
Total	145,250	-	145,250
NET INCOME	1,270	1,125	2,395
RECONCILIATION OF FUNDS			
Total funds brought forward	75,104	2,500	77,604
TOTAL FUNDS CARRIED FORWARD	76,374	3,625	79,999

continued...

10. TANGIBLE FIXED ASSETS

	Plant and machinery £	Computer equipment £	Totals £
COST			
At 1 April 2025	891	4,148	5,039
Additions	-	1,188	1,188
Disposals	(891)	(862)	(1,753)
At 31 March 2026	-	4,474	4,474
DEPRECIATION			
At 1 April 2025	813	2,758	3,571
Charge for year	-	966	966
Eliminated on disposal	(813)	(862)	(1,675)
At 31 March 2026	-	2,862	2,862
NET BOOK VALUE			
At 31 March 2026	-	1,612	1,612
At 31 March 2025	78	1,390	1,468

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Prepayments and accrued income	231	231

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade creditors	1,444	1,447
Social security and other taxes	1,112	461
Other creditors	952	867
Accruals and deferred income	1,197	1,103
	4,705	3,878

13. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	76,374	11,236	87,610
Restricted funds			
Restricted Fund	3,625	(3,625)	-
TOTAL FUNDS	79,999	7,611	87,610

continued...

13. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	163,843	(152,607)	11,236
Restricted funds			
Restricted Fund	375	(4,000)	(3,625)
TOTAL FUNDS	164,218	(156,607)	7,611

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	75,104	1,270	76,374
Restricted funds			
Restricted Fund	2,500	1,125	3,625
TOTAL FUNDS	77,604	2,395	79,999

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	146,520	(145,250)	1,270
Restricted funds			
Restricted Fund	1,125	-	1,125
TOTAL FUNDS	147,645	(145,250)	2,395

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	75,104	12,506	87,610
Restricted funds			
Restricted Fund	2,500	(2,500)	-
TOTAL FUNDS	77,604	10,006	87,610

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	310,363	(297,857)	12,506
Restricted funds			
Restricted Fund	1,500	(4,000)	(2,500)
TOTAL FUNDS	311,863	(301,857)	10,006

The restricted funds consist of funding from the The White Stuff, relating to "Maternal Mental Health Support Groups", and Groundwork UK funding (Tesco Token scheme) relating to "Home-Start Cotswolds Family Party Activity". These funds were fully spent in the year.

14. EMPLOYEE BENEFIT OBLIGATIONS

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,524 (2025: £3,962).

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Home-Start Cotswolds Ltd.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	2026	2025
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Trusts and funders	138,386	135,140
Donations	18,957	9,081
Fundraising events	3,354	-
Gift aid	1,497	612
Exceptional items	375	1,125
	162,569	145,958
Investment income		
Investment Income	1,649	1,687
Total incoming resources	164,218	147,645
EXPENDITURE		
Other		
Staff expenses	3,000	3,757
Volunteer expenses	1,462	2,495
Home start and other fees	2,249	2,250
Bank fees	42	92
Family support	130	650
General expenses	2,980	2,695
	9,863	11,939
Support costs		
Management		
Wages	122,714	112,729
Social security	2,266	19
Pensions	4,524	3,962
Rates and water	250	245
Insurance	1,180	1,145
Telephone	908	1,391
Postage and stationery	136	237
Advertising	548	845
Sundries	3,104	9,633
Group work	6,049	-
Depreciation of tangible and heritage assets	965	708
Loss on sale of tangible fixed assets	78	-
	142,722	130,914
Governance costs		
Accountancy and legal fees	4,022	2,397
Total resources expended	156,607	145,250
Net income	7,611	2,395

This page does not form part of the statutory financial statements