Home-Start Lorn

(A company limited by guarantee)

Trustees' Report & Financial Statements
for the year ended
31 March 2026

Company Registration Number – SC280866

Charity Registration Number – SC000783

Simmers & Co
Chartered Accountants
OBAN

Home-Start Lorn
(A company limited by guarantee)

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Home-Start Lorn
(A company limited by guarantee)

Legal and administrative information

Charity number	SC000783	
Company registration number	SC280866	
Business address	12 & 14 Stevenson Street Oban PA34 5NA	
Registered office	12 Stevenson Street Oban PA34 5NA	
Trustees	Mark Feinmann Toril Frantzen Hema Sookur Caroline Boyle Axel Miller Kirsty Renton Marie Harrison Seonaid Hamilton	 Resigned 01/2026 Resigned 02/2026
Independent Examiner	Jacqueline Hoey, CA Simmers & Co Albany Chambers Albany Street Oban PA34 4AL	
Bankers	TSB Scotland Airds Crescent Oban	

Home-Start Lorn
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2026

The trustees present their report and the financial statements for the year ended 31 March 2026. The trustees, who are also directors of Home-Start Lorn for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Legal & Administrative Status

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

Organisational Structure

The company is managed by a Board of up to ten Directors, whose members are elected and co-opted in accordance with the Articles of Association. All members follow a structured recruitment, induction, training and review programme, as set out in the Home-Start National Handbook, which covers standards and methods of practice, the code of conduct, the Articles of Association, and the organisation's policies and procedures. The office bearers include a Chair and a Treasurer. Board members also hold lead responsibility for safeguarding, audit and governance, and staff development and review.

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

Management of Services

An extensive review of the service was undertaken, consolidating the roles and responsibilities of each staff member into a clearer staffing and management framework. The lead responsibilities of the Service Manager were revised to reflect the strategic development of the service and to reframe the income streams used to maintain and expand it. Senior Family Coordinators were appointed for both Mull and the mainland, with responsibility for the day-to-day management and delivery of a geographical service, while the responsibilities of the Family Support Workers were divided between those supporting groups and those supporting families and volunteers. The Board also agreed a Career and Compensation framework covering pay and progression, job grading and role expectations, appraisals and career growth, developed in line with Home-Start UK policy.

Family Services

Volunteers are the core of our service, and we are greatly indebted to all who give up their time to keep Home-Start Lorn going; we thank them for their continued commitment and support. All volunteers undertake an induction programme and receive regular training and support, with quarterly appraisals carried out by the Service Managers and Family Coordinators. Regular meetings with volunteers and families inform service delivery and development. In response to increased demand, and to widen access to more specialist support to counter growing and debilitating social isolation, group-based support has been consolidated under a lead worker on the mainland. Family Support Workers offer more specialist and intensive interventions, such as baby massage and CBT, for families

Support for Families on Mull
The appointment of an additional Family Support Worker on Mull has allowed the service to expand, particularly through group-based support, which has proved highly valued by families. Recruiting additional Board members from Mull has proved challenging, and establishing a Board subgroup for Mull remains a priority for the service.

Risk Management
The Board of Directors has conducted its own review of the major risks to which the company is exposed, in particular those relating to its operations and finances, and is satisfied that systems are in place to mitigate those risks. The risk management strategy is reviewed quarterly to ensure it continues to meet the needs of the company.

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

Achievements and performance
2025/26 was a year of further consolidation for Home-Start Lorn, with the Service Manager prioritising the establishment of group-based support in Mull and Oban, both to counter families' experience of social isolation and to adjust to the difficulty of recruiting volunteers.

The recruitment and support of volunteers remain central to the Lorn service's mission, and efforts to increase the diversity and flexibility of the volunteer role have been consolidated. Demand for specialist support from Family Support Workers has grown, with two full-time workers now established in Oban and a further post being created to support the part-time worker on Mull. A part-time Development Officer has been appointed to manage funding applications and to ensure a robust community engagement and participation strategy is in place, overseen by a Board member.

Following a referral, a robust assessment and support plan is established for each family, who are then offered group-based support, volunteer support, specialist support from a Family Support Worker, or a combination of all three. While the number of families directly referred has halved, self-referrals have increased: over 185 families now have a support plan with the service, with at least 135 families supported in groups - 24 facilitated by volunteers and 21 by Family Support Workers.

Quality Assurance & Audit
A robust Quality Assurance and Audit programme, led by the Board and the Service Manager, monitors service delivery. Six audit reports were submitted to Home-Start UK, with the following outcomes:

- Compliance - passed
- Family Support - passed
- Operating a Home-Start - graded 'Very Good'
- Equality, Equity, Diversity and Inclusion (EEDI) - graded 'Good'
- Brand, Communications and Data - graded 'Very Good'
- Partnership and Influence - graded 'Excellent'

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

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

All aspects of service delivery are recorded on Charity Log, and our Administrator produces quarterly reports for the Board setting out the service's achievements in the communities we serve and the general improvements in parenting capacity, mental health and community engagement among the families we support. A robust programme to develop the competencies and capacities of both Trustees and staff has been consolidated, and our appraisal system tracks its impact.

Financial review

Reserves
The Board has substantially increased the organisation's reserves and regards this as a key priority. The reserves policy will be redrafted to reflect this commitment.

The unrestricted funds amount to £213,190 (2025: £165,806), £59,160 of these are invested in fixed assets. The remaining £154,030 (2025: £91,528) represents the free reserves which are required for ongoing working capital and the funding required for employers' contractual obligations, including potential pension fund deficit.

Plans for future periods

Our priorities for the coming year are as follows:

- Interim management arrangements have been established following the Service Manager's resignation in April 2026, while the Board progresses her replacement.
- Diversifying income streams, given the service's reliance on charitable funders, including options from the Scottish Government's Whole Family Fund and also from locally commissioned services.
- Doubling the number of volunteers involved with the service, using the Family Centre and our broad community engagement to target volunteer recruitment.
- Continuing to expand our perinatal service, building on the effective dialogue established with midwives, health visitors and young families, and making this a core focus of our offer.
- Strengthening our quantitative and categorical measures to complement our strong narrative accounts of the service's effectiveness.

Small company provisions

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

On behalf of the board

M Feinmann
M Feinmann (Sep 22, 2026 17:31:13 GMT+1)

Mark Feinmann
Director

Home-Start Lorn
(A company limited by guarantee)

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

I report on the accounts for the year ended 31 March 2026 set out on pages 2 to 20.

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

Basis of Independent examiner's statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In the course of my examination, no matter has come to my attention:

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

J Hoey

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Jacqueline Hoey
Chartered Accountant
Independent examiner
Simmers & Co
Albany Chambers
Albany Street
Oban
PA34 4AL
10 September 2026

Home-Start Lorn
(A company limited by guarantee)

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

For the year ended 31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total £	2025 Total £
Income & endowments					
Donations and Legacies	4	194,218	138,666	332,884	318,352
Other trading activities	5	14,659	-	14,659	4,986
Investment income	6	597	-	597	-
Other income	7	75	-	75	-
Total income		209,549	138,666	348,215	323,338
Expenditure					
Inspire Alba - expenses		5,407	-	5,407	-
Cost of Living Fund		-	-	-	47
Big Hopes Big Future - costs		-	636	636	-
CBT project costs		-	-	-	(396)
Grants to Home-Start Lomond		-	30,884	30,884	32,582
Family Support Group direct costs		1,255	5,709	6,964	10,167
Family Food		346	1,604	1,950	2,027
Staff costs	9	98,736	80,361	179,097	179,733
Operating leases		13,234	8,310	21,544	19,877
Heat, light & power		3,333	2,000	5,333	2,560
Repairs & maintenance		1,152	4,250	5,402	5,363
Insurance		2,524	-	2,524	1,329
Motor and travelling expenses		3,842	1,450	5,292	5,132
Legal and professional fees		3,024	-	3,024	4,999
Communications and IT		4,065	321	4,386	3,907
Other office expenses		401	-	401	853
Amortisation and impairment		20,505	-	20,505	20,673
Advertising, literature, etc...		2,168	1,780	3,948	2,030
General expenses		435	885	1,320	682
Subscriptions		6,115	30	6,145	6,353
Bank charges		168	-	168	250
Total expenditure		166,710	138,220	304,930	298,168
Net income/(expenditure)	8	42,839	446	43,285	25,170
Transfers between funds		4,545	(4,545)	-	-
Net income/(expenditure) for the year		47,384	(4,099)	43,285	25,170
Reconciliation of funds:					
Total funds brought forward		165,806	6,809	172,615	147,445
Total funds carried forward		213,190	2,710	215,900	172,625

The notes on pages 10 to 20 form an integral part of these financial statements.

Home-Start Lorn
(A company limited by guarantee)

Balance sheet
as at 31 March 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	13		59,160		74,278
Current assets					
Debtors	14	1,390		313	
Cash at bank and in hand		171,440		117,543	
		172,830		117,856	
Creditors: amounts falling due within one year	15	(16,090)		(19,519)	
Net current assets			156,740		98,337
Net assets			215,900		172,615
Funds	16				
Restricted income funds			2,710		6,809
Unrestricted income funds			213,190		165,806
Total funds			215,900		172,615

The Balance Sheet continues on the following page.

The notes on pages 10 to 20 form an integral part of these financial statements.

Balance sheet (continued)

Trustees statements required by the Companies Act 2006 for the year ended 31 March 2026

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

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2026.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the board on 10 September 2026 and signed on its behalf by

M Feinmann
M Feinmann (Sep 22, 2026 17:31:13 GMT+1)

Mark Feinmann
Director

Notes to financial statements for the year ended 31 March 2026

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is 12 Stevenson Street, Oban, PA34 5NA

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP 2019 (FRS 102)) and the Companies Act 2006.

3. Accounting policies

3.1 Basis of preparation

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

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

3.2 Going concern

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

3.3 Disclosure Exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

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

3.4 Judgements and key sources of estimation uncertainty

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

3.5 Fund accounting

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

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

3.6 Income recognition

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

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

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

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

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

3.7 Expenditure recognition

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

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

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

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

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

3.8 Tangible assets

Tangible fixed assets are stated at cost less accumulated depreciation.

3.9 Depreciation

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

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

3.10 Impairment of fixed assets

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

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

3.11 Government grants

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

3.12 Financial instruments

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

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

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

3.13 Leasing

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

3.14 Defined contribution plans

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

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

4. Donations and legacies

	Unrestricted funds £	Restricted funds £	2026 Total £
Donations	19,558	-	19,558
Argyll & Bute Council	-	8,532	8,532
Roberston Trust	35,000	-	35,000
Garfield Weston	20,000	-	20,000
People Postcode	40,000	-	40,000
Children in Need	-	16,500	16,500
Armed Forces Covenant Fund Trust	-	30,884	30,884
Trusthouse	-	28,703	28,703
National Lottery	-	30,000	30,000
Cattanach Trust	-	-	-
Other Grants	-	-	-
Family Centre Funding	-	9,694	9,694
Groups Funding	-	11,515	11,515
Tesco - Groundwork	-	-	-
Henry Smith	34,660	-	34,660
Mull Funding	-	2,838	2,838
R S MacDonald	-	-	-
William Grant Foundation	45,000	-	45,000
Hugh Fraser Foundation	-	-	-
	194,218	138,666	332,884

	Unrestricted funds £	*Restricted funds £*	*2025 Total £*
Donations	*24,873*	*-*	*24,873*
Argyll & Bute Council	*-*	*10,000*	*10,000*
Roberston Trust	*30,000*	*-*	*30,000*
Armed Forces Covenant Fund Trust	*-*	*32,582*	*32,582*
National Lottery	*-*	*30,000*	*30,000*
Cattanach Trust	*15,000*	*-*	*15,000*
Other Grants	*-*	*3,519*	*3,519*
Family Centre Funding	*-*	*110,003*	*110,003*
Groups Funding	*-*	*7,500*	*7,500*
Tesco - Groundwork	*-*	*375*	*375*
Henry Smith	*31,500*	*-*	*31,500*
Mull Funding	*-*	*4,000*	*4,000*
R S MacDonald	*15,000*	*-*	*15,000*
Hugh Fraser Foundation	4,000	-	4,000
	120,373	*197,979*	*318,352*

5. Other trading activities

	Unrestricted funds £	2026 Total £	2025 Total £
Fundraising events	3,655	3,655	4,986
InspireAlba Income	11,004	11,004	-
	14,659	14,659	4,986

All other trading activities were unrestricted in 2025

6. Investment income

	Unrestricted funds £	2026 Total £	2025 Total £
Bank interest receivable	597	597	-
	597	597	-

7. Other incoming resources

	Unrestricted funds £	2026 Total £	2025 Total £
Other income	75	75	-
	75	75	-

8. Net income for the year

	2026 £	2025 £
Net income is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	20,505	20,673

9. Employees

Employment costs	2026 £	2025 £
Wages and salaries	155,141	156,195
Social security costs	8,680	8,175
Pension costs	8,654	8,256
Other costs	6,622	7,107
	179,097	179,733

No employee received emoluments of more than £60,000 (2025: None).

Number of employees

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

	2026 Number	2025 Number
	9	9

Trustees & Key Personnel

The total cost of remuneration and benefits paid to trustees and key management personnel was £47,315 (2025: £45,835).

10. Trustees' emoluments

The directors neither received nor waived any emoluments. No expenses were paid to directors in the year.

11. Pension costs

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

	2026 £	2025 £
Pension charge	8,654	8,256

12. Taxation

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

13. Tangible fixed assets

	Long leasehold property £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2025	78,839	19,433	98,272
Additions	5,388	-	5,388
At 31 March 2026	84,227	19,433	103,660
Depreciation			
At 1 April 2025	15,768	8,227	23,995
Charge for the year	17,115	3,390	20,505
At 31 March 2026	32,883	11,617	44,500
Net book values			
At 31 March 2026	51,344	7,816	59,160
At 31 March 2025	63,071	11,206	74,277

14. Debtors

	2026 £	2025 £
Other debtors	1,390	313

15. Creditors: amounts falling due within one-year

	2026 £	2025 £
Other taxes and social security	1,754	8,188
Other creditors	7,903	6,234
Accruals and deferred income	6,433	5,097
	16,090	19,519

16. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2026 as represented by:			
Tangible fixed assets	59,160	-	59,160
Current assets	170,120	2,710	172,830
Current liabilities	(16,090)	-	(16,090)
	213,190	2,710	215,900

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

17. Unrestricted funds

	At 1 April 2025 £	Income £	Expenditure £	Transfers £	At 31 March 2026 £
General unrestricted funds	165,806	209,549	(166,710)	4,545	213,190

	At 1 April 2024 £	*Income £*	*Expenditure £*	*Transfers £*	*At 31 March 2025 £*
General unrestricted funds	*134,948*	*125,359*	*(179,160)*	*84,659*	*165,806*

18. Restricted funds

	At 1 April 2025 £	Income £	Expenditure £	Transfers £	At 31 March 2026 £
National Lottery Community Fund	5,469	30,000	(33,503)	(1,599)	367
Home-Start Lomond	-	30,884	(30,884)	-	-
Group Costs	-	11,515	(13,254)	1,739	-
Children in Need	-	16,500	(14,351)	-	2,149
Trusthouse Charitable Foundation	-	28,703	(28,703)	-	-
Isle of Mull Service	830	2,838	(3,338)	500	830
Family Centre	-	9,694	(4,604)	(5,090)	-
Other Funds	510	8,532	(9,583)	(95)	(636)
	6,809	138,666	(138,220)	(4,545)	2,710

	At 1 April 2024 £	*Income £*	*Expenditure £*	*Transfers £*	*At 31 March 2025 £*
National Lottery Community Fund	*-*	*30,000*	*(24,531)*	*-*	*5,469*
Bumps to Bundles	*750*	*-*	*(750)*	*-*	*-*
Lomond Home-Start	*1,663*	*32,582*	*(34,245)*	*-*	*-*
Group Costs	*-*	*7,500*	*(7,500)*	*-*	*-*
Homestart UK - Feasibility	*1,600*	*-*	*(1,600)*	*-*	*-*
Cal Mac Community Fund	*144*	*396*	*-*	*(540)*	*-*
Isle of Mull Service	*4,715*	*4,000*	*(7,885)*	*-*	*830*
Family Centre	*2,500*	*105,003*	*(23,384)*	*(84,119)*	*-*
Other Funds	*1,125*	*18,894*	*(19,509)*	*-*	*510*
	12,497	*198,375*	*(119,404)*	*(84,659)*	*6,809*

Purposes of restricted funds

National Lottery Community Fund

A grant of £100,000 was awarded in 2025 over 3 years, £30,000 funding each year covering £20,000 of Family Coordinators salaries, £5,000 for volunteer expenses/training and £5,000 for group costs. Last year included an additional £10,000 funding towards the Family Centre.

Lomond Home-Start

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

Group Costs

Funding was received from Third Sector Interface - Community Health and Wellbeing Fund, STV and Scottish Sea Farms, to provide group facilities.

Children in Need
A grant of £90,000 has been awarded over 3 years, providing £30,000 funding each year to provide 1:1 and group support for 0-5s and their families. The aim is to improve health & wellbeing, development, and family relationships.

Trusthouse Charitable Foundation
A grant of £86,109 has been awarded over 3 years, providing £28,703 funding each year to cover upto 50% of Family Co-ordinator costs.

Isle of Mull Service
Q Charitable Trust awarded £2,588 to fund a 6-month yoga programme in Mull. Mull x Iona Community Trust MESS Grant awarded £250 to assist with Group costs in Mull. NHS Highland awarded £4000 (2025) to provide parent/carer groups and training and Q Charitable Trust awarded £5,000 (2024) to provide funding for a part-time family co-ordinator and office space in Mull

Family Centre
The following funds were received in 2024/25 to create and equip a new Family Centre and the related costs: Argyll & the Islands CLLD Local Action Group £54,392, Grantscape £15,611, B & Q Foundation £10,000, National Lottery £10,000 Oban Common Good Fund £5,000 IKP Trading £5,000 Rotary Club Oban £5,000 and Drax £2,000. A final grant of £9,694 was received in 2025/26 from Argyll & the Islands CLLD Local Action Group to complete the project.

Other Funds
2025/26 Argyll & Bute Early Years Fund - Support for 0–3-year-olds and Big Hope Big Future - grant funding has been awarded to fund a school readiness programme for families.
2024/25 Tesco Community Grants provided funding for the following groups and activities Stork Café, Bumps & Babies, Dunbeg Group and Soft Play, Argyll & Bute Early Years Fund - Support for 0–3-year-olds, Oban & Lorn Healthy Options - to purchase passes for the local leisure centre, Stafford Trust - Core staff and volunteer costs and Safe Deposit Community Fund - to fund Homestart Ceilidh

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

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

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

19. Related party transactions

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

20. Controlling interest

The company is controlled by its members.

21. Company limited by guarantee

Home-Start Lorn is a company limited by guarantee and accordingly does not have a share capital. Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

2026 Home-Start Lorn

Final Audit Report 2026-09-22

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