



Registered Charity No: 1029338
Trustees' Annual Report
(Including Receipts and Payments Accounts)

Over Kellet Playgroup

For the financial year beginning on 1st September 2024 and ending on 31st August 2025

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Trustees:

Trustees on the date the Trustees' Annual Report was approved:

Zoe Midgley (Chair)
Anne-Marie Steel (Secretary)
Lois Barnes (Treasurer)
Heather Ellershaw
Susannah Burden

Bankers:

Barclays Bank PLC, 38 Market Street, Lancaster, LA1 1HR

Independent Examiner:

Shweta Pankhadiwala, Finance Officer, Lancaster District CVS
The Cornerstone, Sulyard Street, Lancaster, LA1 1PX



The trustees of Over Kellet Playgroup present their Annual Report, together with the accounts for the year ended August 2025, which includes the administrative information and list of the Charity's trustees set out above.

Structure, Governance and Management

- **Nature of Governing Document:** Constitution
- **How the Charity was constituted:** Unincorporated
- **Date of Governing Document:** The Constitution was adopted on 2nd November 1993 and amended on 3rd October 2001. It was re-approved at a General meeting held on 22nd September 2011. Registered on 8th December 1993.

Summary of Activities Undertaken for Public Benefit

Over Kellet Playgroup continues to deliver high-quality sessional early years education and childcare in the Village Hall during term-time, welcoming children from the age of two until they begin school.

As is often the case, the autumn term began quietly – in contrast to the busy summer term before the holidays. Yet it wasn't long before our new cohort of preschoolers found their confidence, the younger red group found their feet, and Playgroup was filled with energy, curiosity, learning and fun.

To support each child's development and individual needs, Playgroup maintains staffing levels above the statutory EYFS staff-to-child ratio. This year, we were also pleased to provide one-to-one support for children with SEND, ensuring inclusive and tailored care.

We were fortunate to welcome a variety of visitors who enriched our sessions and talked to the children about various topics. Our heartfelt thanks go to the three opticians, two dentists, two police officers (especially for letting us hear the siren!), Anna the nurse, and Susan the Lollipop Lady. Special thanks also to Edwin (for his ability to fix anything) and to all who support Playgroup behind the scenes – including Lesley Gee and the Village Hall trustees, Peter Thomas, Jack Winder, and Janet Rigg for sewing our Pirate Galleon sails!

Wilson's Endowed School in Over Kellet continued to offer Monday afternoon preschool sessions to prospective pupils during the latter half of the autumn and summer terms. We believe this initiative provides a valuable transition opportunity for children preparing to start school. In May, the school understandably ceased offering wraparound care (Breakfast and After School Club) to preschool children; this was one of several factors that prompted a broader review of Playgroup's services.

In addition to our annual parental questionnaire, we conducted a survey to assess childcare needs in the local community – including demand for places for under-twos, school holiday clubs and ideal opening hours. Based on the feedback, the trustees have developed exciting plans for the year ahead, including:



- Extended opening hours
- Free breakfast provision (with registration as a food business)
- Increased weekly optional activities (Reading Fairy, SuperBallPaul, Cookery Club)

These changes will significantly strengthen our offer, and we're enthusiastic about the year to come.

January saw an unprecedented rise in enquiries and new starters, driven by the expansion of Early Education Funding. Summer term occupancy was excellent, and next year looks even more promising. To meet growing demand, we were delighted to welcome Alison to the team. Her extensive experience as a teaching assistant and in SEND has already made a positive impact.

The trustees remain deeply grateful to our dedicated staff team — especially our manager, Lynsey — for their continued commitment to nurturing every child's learning and development with care, creativity, and enthusiasm.

Management of the Charity

In line with our constitution, the trustees (in conjunction with the Playgroup Manager, Deputy Managers and Business Manager) manage the charity. The trustees take an overseeing role and create formal policies for the charity. Day to day management is carried out by the Playgroup Manager, Deputy Managers and Business Manager.

Manager's Report

Despite it feeling like a quieter than normal start to the year, the children and staff enjoyed exploring our half termly topics, especially the many craft and role play activities. The children enjoyed spending a lot of time in the garden, harvesting the fruit and vegetables that we had grown, causing us to explore the option of getting an allotment site, based on Church Bank in the village. Playgroup's name has been added to the waiting list and we are making plans and sourcing equipment ready for us receiving notification that one has become available.

A huge thanks must go to Rev. Matt from St Cuthberts CE Church, Over Kellet, who took the time out of his busy schedule to visit us at Playgroup. Armed with fancy dress clothes and props, Rev. Matt helped us to retell the Christmas story which we all found very exciting.

Leapers View Quarry, Carnforth, were very generous in donating new stones for our quarry area which was looking increasingly well-loved but depleted in stones. The children were thrilled to be able to get back to work in the area with their dumper trucks and diggers.

As the number of children picked up, we explored new activities and clubs which could be introduced for the children. We managed to secure a Friday afternoon session with



SuperBallPaul, initially fortnightly, which quickly became weekly as the children enjoyed the sessions with him so much. Our sessions with the Reading Fairy recommenced on a Wednesday morning and we introduced a Cookery Club on a Thursday afternoon which the children loved.

The year has been filled with lots of fun activities, special visitors helping to support our learning, and a very busy week with the sponsored Olympics. Our pre-schooler leavers service was very well attended, and the children enjoyed being able to demonstrate all they have achieved throughout their time with us at Playgroup, to the Mums, Dads, and Grandparents in the audience. It was the perfect way to end another fantastic year.

Risk Management and Reserves

A breakdown of acknowledged risks and Playgroup's reserve funds is as follows:

Risk 1: The expected number of Playgroup children in attendance in future years is always under review. A financial projection for the following academic year is prepared in the summer term and updated as necessary. This allows us to budget for predictable fluctuations in income and expenditure and manage our reserve funds as necessary.

Risk 2: The majority of Playgroup's funding is dependent upon the Government's *Early Education Funding*. We have no control over percentage increases to the hourly base rate which determines our income. This is a time of change as more children are becoming eligible for the working families entitlement; (please see www.lancashire.gov.uk/education/childcare). The impact this will have on our setting is still not fully understood.

Risk 3: Playgroup operates in the Village Hall which is rented on a per hour basis.

Risk 4: Seven of our nine members of staff would be entitled to redundancy payments should Playgroup cease to operate, subject to the terms and conditions of their contracts.

Over Kellet Playgroup holds four reserve funds in order to manage the risks highlighted above. These funds, which are reviewed annually, are as follows:

- *Redundancy Fund*: This fund covers all redundancy obligations, as required by law, in the unlikely event that Playgroup had to close.
- *Emergency Contingency Fund*: This fund represents one term's running costs. It should cover all outstanding liabilities in the unlikely event that Playgroup had to close.
- *Projected Deficit Fund*: This fund covers a projected financial deficit for a specific future year when low income or low numbers of Playgroup children are anticipated.
- *Equipment Replacement Fund*: This fund represents roughly 10% of our equipment assets (furniture, IT equipment and resources - toys, games, craft materials). It should ensure that the quality of our provision is maintained should income fall below expected levels.

In addition, restricted funds are held to support specific areas within our setting: AEN (Additional Educational Needs) and EYPP (Early Years Pupil Premium) – see *Notes to the Accounts* (2 & 3).



Financial Activity

The final accounts report a surplus of £16,997 – a reassuring turnaround following two consecutive years of operational deficit: (£7,328) in 2023 and (£8,170) in 2024 (excluding the one-off HMRC reimbursement). This renewed financial stability is a timely and welcome boost to Playgroup's reserve funds, especially as redundancy and contingency demands continue to grow.

We began the year with eight funded two-year-olds, providing an immediate uplift in income. Occupancy levels continued to rise throughout the year. However, staffing costs were simultaneously soaring due to both increased staffing requirements and pay-rises. This, along with the anticipated impact of adjustments to Employer National Insurance, will require close monitoring as we proceed with the planned changes to our opening hours next year.

In March, the decision was taken to align the annual Playgroup session fee increase with any uplift to the Early Education Funding base rate. This approach will be reviewed regularly but should ensure fairness and sustainability.

The trustees have successfully trialled online bank payments with dual authorisation, streamlining the payment process. Natasha would like to sincerely thank the three signatories for their consistent support in implementing this system.

Staff development remains a priority. This year, £1,156 (including allocations from AEN funding) was invested in training to support the continuing professional development of Playgroup's dedicated staff team.

We are deeply grateful to the *Thomas Withers Charity* for its ongoing support, contributing an incredible £1,000 in grants towards our Hall hire costs.

In the spring, we received a generous £500 grant from the *3R Foundation and Charity Shop*, enabling the purchase of a fantastic Pirate Galleon Playhouse!

Surplus funds from this grant were used to further enhance outdoor play with a camouflage net, campfire tripod, and mud pie kit. Playgroup's garden is an engaging and fun space – thank you 3R!





Fundraising efforts have also played a vital role this year. Our summer “Sponsored Olympics” was a tremendous success, raising £1,129! Thank you to the children for being such super competitors and for the generous support of their families and friends. The trustees are so grateful to Lynsey and the staff team for organising everything and also raising £766 through the sale of craft items and photographs.

Over Kellet Playgroup is well-positioned to continue to deliver exceptional early years education and care. We are excited for the opportunities ahead and grateful to everyone who contributes to the success and spirit of our Playgroup community.

Signed on behalf of the Trustees –

Chair (Ms Zoe Midgley) :

Date :



Independent examiner's report to the trustees of

Over Kellet Playgroup

Charity No. 1029338

I report on the accounts for the year

1st September 2024 – 31st August 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

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.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

Shweta Pankhadiwala

C/o Lancaster District CVS, The Cornerstone Sulyard Street Lancaster LA1 1PX
20th November 2025.



Receipts and Payments Accounts

	<u>2025</u>	note	<u>2024</u>
OPENING BALANCES			
Bank (Barclays Current)	£34,662.62		£31,287.96
Bank (Barclays Business Premium)	£34,836.27		£34,365.10
Cash (in hand)	£226.34		£432.25
	<u>£69,725.23</u>		<u>£66,085.31</u>
INCOME		(1)	
Fees and Early Education Funding (Unrestricted)			
LCC Early Education Funding (3/4Y)	£73,625.79		£68,366.76
LCC Early Education Funding (2Y)	£32,746.11		£11,735.81
LCC Early Education Funding (9M)	£3,322.76		-
Fees	£18,443.50		£11,625.55
	<u>£128,138.16</u>		<u>£91,728.12</u>
Early Education Funding (Restricted)			
AEN (3/4Y)	£7,462.00		£2,905.28
AEN (2Y)	£1,934.00		-
Early Years Pupil Premium (3/4Y)	£1,045.52		£1,418.38
Early Years Pupil Premium (2Y)	£955.18		-
	<u>£11,396.70</u>		<u>£4,323.66</u>
Grants (Restricted)			
3R Foundation & Charity Shop (Equipment)	£500.00		-
Thomas Withers Charity (Rent)	£1,000.00		£1,200.00
Nursery Milk Scheme (Kitchen)	£638.33		£570.96
	<u>£2,138.33</u>		<u>£1,770.96</u>
Special Efforts (Unrestricted)			
Photos and Craft	£766.37		£502.73
Sponsored Event	£1,129.01		£1,327.00
Online Shopping	£85.34		£38.09
	<u>£1,980.72</u>		<u>£1,867.82</u>
Sundry Income (Unrestricted)			
Donation	£9.00		£1,001.34
Bank Interest	£595.72		£471.17
	<u>£144,258.63</u>		<u>£101,163.07</u>



		<u>2025</u>	note	<u>2024</u>
OUTGOINGS				
Early Education Funding (Restricted)				
AEN	£7,938.08		(2)	£3,427.96
Early Years Pupil Premium	£1,351.25		(3)	£1,090.06
		£9,289.33		£4,518.02
Grants (Restricted)				
3R Foundation & Charity Shop (Equipment)	£500.00		(4)	-
Thomas Withers Charity (Rent)	£1,000.00			£1,200.00
Nursery Milk Scheme (Kitchen)	£638.33			£571.30
		£2,138.33		£1,771.30
General Funds (Unrestricted)				
Wages	£97,312.52			£74,528.46
NEST Pensions	£4,079.24			£3,251.04
Payroll	£1,345.50			£1,164.42
Independent Examination of Accounts	£165.00			£150.00
Rent	£7,042.50			£6,765.50
Training	£1,044.59			£730.98
Early Years Alliance (RSA) Insurance	£1,074.82			£886.46
Equipment	£165.66			£776.58
Postage, Stationery & Printing	£369.35			£348.37
Kitchen	£181.50			£171.97
Bank Charges re BACS	£69.00			£66.00
Communications / IT	£508.75			£1,105.59
OFSTED reg.	£50.00			£50.00
DBS Disclosures	£106.00			£200.56
Early Years Alliance Membership	£124.00			£115.91
LCC - SSG Membership	£423.50			£385.00
Maintenance	£509.73			£271.50
Staff Uniform	£0.00			£0.00
Activities	£965.00		(5)	£0.00
Sundry Outgoings	£297.00			£265.49
		<u>£127,261.32</u>		<u>£97,523.15</u>
CLOSING BALANCES				
Bank (Barclays Current)	£40,734.51			£34,662.62
Bank (Barclays Business Premium)	£45,431.99			£34,836.27
Cash (in hand)	£556.04			£226.34
		<u>£86,722.54</u>		<u>£69,725.23</u>



Statement of Assets and Liabilities

Account Balances (at Year End 31st August 2025)

	31st August 2025	31st August 2024	Change
Bank (Barclays Current)	* £40,734.51	£34,662.62	£6,071.89
Bank (Barclays Business Premium)	£45,431.99	£34,836.27	£10,595.72
Cash (in hand)	£556.04	£226.34	£329.70
	£86,722.54	£69,725.23	£16,997.31

* £40,648.76 (plus pending BACS £157.93 and less pending online payment £63 and pending direct debit £9.18).

The Charity had no other liabilities at Year End 31st August 2025.

Restricted Funds (at Year End 31st August 2025)

	31st August 2025
AEN (2)	£2,894.99
EYPP (3)	£977.77
Thomas Withers Charity (Rent)	£0.00
Nursery Milk Scheme (Kitchen)	£0.00
	£3,872.76

Reserve Funds (at Year End 31st August 2025)

	31st August 2025
Redundancy Fund	£41,514
Emergency Contingency Fund	£38,000
Projected Deficit Fund	£0
Equipment Replacement Fund	£2,500
	£82,014

In line with our Reserves Policy, as outlined in *Risk Management and Reserves* (see page 3-4).



Assets (at Year End 31st August 2025)

Item	Qty	Purchase Value	Purchase Date	Depreciation since new	Value @ 31 st August 2025
Shed	1	£444.85	12 Jan 12	£444.85	£0.00
Storage tower	1	£245.34	18 May 12	£245.34	£0.00
Mobile bookcase	1	£155.94	29 Jun 12	£155.94	£0.00
Clic construction	1	£111.24	16 Nov 12	£111.24	£0.00
Fire station set	1	£136.68	16 Nov 12	£136.68	£0.00
Dolls house	1	£260.10	26 Apr 13	£260.10	£0.00
Interstar construction	1	£147.54	3 May 13	£147.54	£0.00
Busfold display board	1	£115.92	20 Sep 13	£115.92	£0.00
Construction site/bricks	1	£348.00	1 Oct 13	£348.00	£0.00
Trikes	3	£319.13	4 Apr 14	£319.13	£0.00
Laptop (IT)	1	£409.98	31 Jul 14	£409.98	£0.00
Easel	1	£161.88	14 Aug 15	£161.88	£0.00
Circular red table	1	£203.52	14 Aug 15	£203.52	£0.00
Rolly ride-on tractor	1	£116.00	1 Sep 15	£116.00	£0.00
Filing cabinet	1	£119.99	12 Feb 16	£119.99	£0.00
Laminator	1	£125.99	24 Jan 17	£125.99	£0.00
New garden area	1	£2,021.00	21 Apr 17	£2,021.00	£0.00
Artificial grass	1	£911.20	12 Jun 17	£911.20	£0.00
Mud sink bench	1	£122.00	4 Sep 17	£122.00	£0.00
Screen	1	£210.00	9 Apr 18	£210.00	£0.00
Apple Ipad / case (IT)	1	£398.99	19 Nov 19	£398.99	£0.00
Motorola Moto G8 (IT)	1	£168.50	26 Sep 20	£168.50	£0.00
Acer Aspire3 laptop(IT)	2	£798.00	30 Aug 21	£798.00	£0.00
Space divider	2	£278.00	2 Oct 21	£272.21	£5.79
Puma ride-on tractor	1	£108.00	20 Sep 22	£81.00	£27.00
MF ride-on tractor	1	£108.00	20 Sep 22	£81.00	£27.00
Tickit A2 Light Panel	1	£107.99	3 Feb 23	£69.74	£38.25
Safety play surface	1	£2,930.00	26 Feb 23	£1,831.25	£1,098.75
Apple Ipad / case (IT)	2	£937.98	29 Jan 24	£495.04	£442.94
Pirate ship playhouse	1	£379.00	20 Mar 25	£47.38	£331.62
					£1,971.35

Depreciation is calculated at 33.33% straight line for IT equipment and 25% straight line for other items. This list is only partially populated, with new assets being listed from 1st September, 2011. Only assets with a financial value above £100, in line with the depreciation statement above, will be listed here.



Notes to the Accounts

(1) These accounts have been prepared on a receipts and payments basis.

(2) Annual AEN (Additional Educational Needs) outgoings and totals are as follows:

Wages	(£7,673.41)
Training	(£111.25)
DBS	(£78.87)
Postage, Stationery & Printing	(£18.00)
Kitchen	(£30.30)
Equipment	(£26.25)
	(£7,938.08)
2024 AEN Restricted Fund b/f	£1,437.07
2024/25 Inclusion Funds	£9,396.00
2025 AEN Restricted Fund c/f	£2,894.99

(3) EYPP (Early Years Pupil Premium) is additional funding aimed at improving the education of disadvantaged children. It is currently £570 per year per eligible funded child.

Annual EYPP (Early Years Pupil Premium) outgoings and totals are as follows:

Equipment	(£563.67)
Wages	(£787.58)
	(£1,351.25)
2024 EYPP Restricted Fund b/f	£328.32
2024/25 EYPP	£2,000.70
2025 EYPP Restricted Fund c/f	£977.77

(4) Playgroup has been fortunate to receive a grant of £500 from the 3R Foundation & Charity Shop. This was to fund the purchase of a pirate galleon playhouse for Playgroup's garden which cost £379. The remaining £121 was used to purchase a camo net, camp fire tripod and mud pie kit to further enhance the outside play area.

(5) Weekly sessions with the Reading Fairy and SuperBallPaul are now being offered.