

## **CASSIOBURY SCHOOLS ASSOCIATION**

### **Annual Report and Accounts for the year ended 31 July 2025**

The Cassiobury Schools Association is constituted by Constitution and is a Registered Charity, No. 1035040. Its registered address is Cassiobury Junior School, Bellmont Wood Avenue, Watford WD17 3PD.

#### **The Officers and Committee Members elected as trustees during the year to 31 July 2025 were:**

Chairperson	Jamie Madden	(01.08.2024 – 31.07.2025)
Vice-Chair	Dilpa Ravel	(01.08.2024 – 31.07.2025)
Treasurer	Faye Patel	(01.08.2024 – 31.07.2025)
Secretary	Vicky Acreman	(01.08.2024 – 31.07.2025)

#### **Committee Members were as follows:**

Katie Snell, Sarah Walker, Lana Gerrard, Saveena Joshi, Wamika Sehgal, Catherine Davis, Grace Pileki, Natasha Philip, Joy Liao

#### **Ex Officio Members:**

Ms C Cooper  
Mrs J Sherry

#### **The Objectives of the Association**

The Association exists to raise funds for the use of Cassiobury Infant and Nursery School, and Cassiobury Junior School. It is providing opportunities for the widening of relationships between parents and carers, school and community through the organisation of a varied programme of events during the academic year.

Through the raising of funds, the Association supports both schools. It aims to assist with the education of the pupils by providing facilities or equipment, the purchase of which is not possible from statutory funds. Decisions as to the use of funds are reached by consultation between the Committee and the headteachers of both schools.

#### **Organisation**

The Association is organised as follows: the Committee should consist of 8 members, ideally 4 from each of the Junior and Infant schools, of these 2 will be officers (the chairperson, and the treasurer), plus the headteacher and one other teacher from each of the Junior and Infant schools. The Officers and Committee Members are elected annually at the Annual General Meeting and serve for one year.

The Committee meets regularly to discuss the planning of events, the making of donations to the schools, and any other business relevant to the Association's activities. Decisions are reached by consensus or a simple majority vote and minuted by the secretary.

#### **Relationship with the Schools**

The Association, although independent, is closely linked to both schools and their activities. All Committee Members are parents/carers and/or staff at the schools, and the events are organised with the assistance of both schools and many parents/carers, outside of the Committee.

#### **The Year Ended 31 July 2025**

The Association ran many fundraising activities across the 2024/2025 academic year.

During the year ended 31 July 2025, a total of £26,191 was received from fundraising events such as the Summer Fair, School Disco, Readathon and Tea Towel sales (2024: £16,826).

Profit from fundraising events, which is the amount the Association is free to spend on projects enhancing and enriching the education of the pupils of Cassiobury schools following approval by the Committee, totalled £20,902 (2024: £14,214).

The principal fund-raising events were the Summer Fair, School Disco, Bake Sales, Quiz Night and Break the Rules Day, which collectively made £15,888 in profit.

Grants to fund additional learning activities paid to both schools totalled £21,000 (2024: £18,000). The grants have been determined following the general principle that both schools should benefit equally from the general funds raised.

### **The Coming Year**

The Association considers itself to have been successful in the fulfilment of its aims during the year ended 31 July 2025 and intends to continue its fundraising and social activities into the new academic year. The committee recognises the heavy dependency on fundraising events to deliver grants for projects and continues to explore other ways to generate much-needed funds.

The Association carried forward £6,121 of available funds which, where circumstances permit, will be used for projects in the coming academic year (2024: £6,163).

### **Finances**

The Association has adopted a reserves policy that requires general fund balances to be kept at no lower than £4,000 to ensure the Association has sufficient resources with which to deliver the programme of projects and allow for contingencies. The reserves are held in an interest-bearing account, with the charity's Bankers, National Westminster Bank plc in Paddington, Central London.

The attached financial statements show the current state of the finances, which the Committee considers to be sound.

The Independent Examiner is R Khetani (FCA, BFP, BA (Hons), Watford, Hertfordshire

On behalf of the Managing Committee, Jamie Madden  
Chairperson  
03 October 2025

**CASSIOBURY SCHOOLS ASSOCIATION  
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report to the trustees on my examination of the accounts of the above Association for the year ended 31st July 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

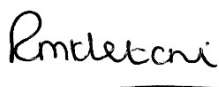
I report in respect of my examination of the Association's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records.

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




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Rakhi Khetani FCA BFP BA (Hons)

**ARK CHARTERED ACCOUNTANTS & BOOKKEEPING SERVICES**  
3rd October 2025

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	Charity Name Cassiobury Schools Association			Charity No (if any)	1035040	CC24a	
	Annual accounts for the period						
	Period start date	01.08.2024	To	Period end date	31.07.2025		
Section A							
Statement of financial activities							
Recommended categories by activity	Details of own analysis	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
Incoming resources			F01	F02	F03	F04	F05
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		3	124	-	-	124	861
Activities for generating funds		3	26,191	-	-	26,191	16,826
Investment income		3	113	-	-	113	163
Incoming resources from charitable activities			-	-	-	-	-
Other incoming resources			-	-	-	-	-
Total incoming resources			26,428	-	-	26,428	17,850
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income			-	-	-	-	-
Fundraising trading costs		4	5,289	-	-	5,289	2,613
Investment management costs		4	-	-	-	-	-
Charitable activities		4	21,000		-	21,000	18,000
Governance costs		4	- 20	-	-	- 20	173
Other resources expended		5&6	200	-	-	200	200
Total resources expended			26,469	-	-	26,469	20,986
Net incoming/(outgoing) resources before transfers			- 41	-	-	- 41	- 3,136
Gross transfers between funds			-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)			- 41	-	-	- 41	- 3,136
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use			-	-	-	-	-
Gains and losses on investment assets			-	-	-	-	-
Net movement in funds			- 41	-	-	- 41	- 3,136
Total funds brought forward			6,163	-	-	6,163	9,298
Total funds carried forward			6,121	-	-	6,121	6,163

## Section B

### Balance sheet

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
<b>Fixed assets</b>		F01	F02	F03	F04	F05
Tangible assets	9	-	-	-	-	-
		-	-	-	-	-
Investments	10	-	-	-	-	-
<b>Total fixed assets</b>		-	-	-	-	-
<b>Current assets</b>						
Stock and work in progress		-	-	-	-	-
Debtors	11	-	-	-	-	-
(Short term) investments		6,121	-	-	6,121	6,163
Cash at bank and in hand		-	-	-	-	-
<b>Total current assets</b>		6,121	-	-	6,121	6,163
<b>Creditors: amounts falling due within one year</b>	12		-	-	-	-
<b>Net current assets/(liabilities)</b>		6,121	-	-	6,121	6,163
<b>Total assets less current liabilities</b>		6,121	-	-	6,121	6,163
<b>Creditors: amounts falling due after one year</b>	12		-	-	-	-
Provisions for liabilities and charges	12	-	-	-	-	-
<b>Net assets</b>		6,121	-	-	6,121	6,163
<b>Funds of the Charity</b>						
Unrestricted funds		6,121			6,121	6,163
		-			-	-
Restricted income funds (Note 13)			-		-	-
Endowment funds (Note 13)				-	-	-
<b>Total funds</b>		6,121	-	-	6,121	6,163
Signed by one or two trustees on behalf of all the trustees	Print Name					Date of approval
	Jamie Madden					03.10.2025
	Faye Patel					03.10.2025

Section C		Notes to the accounts
Note 1 <b>Basis of preparation</b>		
<i>This section should be completed by all charities .</i>		
<b>1.1 Basis of accounting</b>		
These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:		
• Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005):		
• and with*	<input checked="" type="checkbox"/>	Accounting Standards;
or	<input type="checkbox"/>	Financial Reporting Standards for Smaller Enterprises (FRSSE);
• and with the Charities Act 1993. [** except for the following].		
<b>Give details in this box if a different standard has been followed.</b>		
<p>* -Tick as appropriate:</p> <p>• if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;</p> <p>• if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.</p> <p>** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.</p>		
<b>1.2 Change in basis of accounting</b>		
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year		
<b>Give details in this box of any material changes that have been made.</b>		
<b>1.3 Changes to previous accounts</b>		
No changes have been made to accounts for previous years		
<b>Give details in this box of any material changes that have been made.</b>		

Section C	Notes to the accounts	(cont)
<b>Note 2    </b>		

Section C		Notes to the accounts		(cont)
<b>Note 3</b>		<b>Analysis of incoming resources</b>		
	<b>Analysis</b>	<b>This year</b>	<b>Last year</b>	
		<b>£</b>	<b>£</b>	
<b>Voluntary income</b>	Other donations	124	861	
	<b>Total</b>	<b>124</b>	<b>861</b>	
<b>Activities for generating funds</b>	School Disco	4,346	3,922	
	Break the Rules Day	2,309	611	
	Your School Lottery	527	876	
	Christmas Cards	716	-	
	Readathon	1,484	1,339	
	Bake Sales	2,019	858	
	Tea Towel Sales	4,157	-	
	Quiz Night	1,914	1,973	
	Second Hand Uniform Sales	422	1,469	
	Summer Fair	7,353	5,681	
	Xmas Raffle	944	-	
	Other	-	98	
	<b>Total</b>	<b>26,191</b>	<b>16,826</b>	
<b>Investment income</b>	Bank interest on deposit account	113	163	
	<b>Total</b>	<b>113</b>	<b>163</b>	
	<b>Total Incoming Resources</b>	<b>26,428</b>	<b>17,850</b>	



<b>Note 4</b>		<b>Analysis of resources expended</b>	
	<b>Analysis</b>	<b>This year</b>	<b>Last year</b>
		<b>£</b>	<b>£</b>
<b>Fundraising trading costs</b>	Readathon	73	-
	School Disco	988	1,478
	Summer Fair	1,064	1,134
	Tea Towel Sales	2,872	-
	Sports Day	225	-
	Other	66	-
	<b>Total</b>	<b>5,289</b>	<b>2,613</b>
<b>Charitable activities</b>	Infants projects - general fund	10,500	9,000
	Juniors projects - general fund	10,500	9,000
	<b>Total</b>	<b>21,000</b>	<b>18,000</b>
<b>Governance costs</b>	Administration and general overheads	180	373
	<b>Total</b>	<b>180</b>	<b>373</b>
	<b>Total Resources Expended</b>	<b>26,469</b>	<b>20,986</b>
<b>Surplus/deficit on Events</b>	School Disco	3,357	2,443
	Second Hand Uniform Sales	422	1,469
	Break The Rules Day	2,309	611
	Bake Sales	2,019	858
	Summer Fair	6,289	4,547
	Quiz Night	1,914	1,973
	Tea Towel Sales	1,285	-
	Sports Day	- 225	-
	Readathon	1,410	1,339
	Christmas Cards	716	-
	My School Lottery	527	876
	Xmas Raffle	878	-
	Other	-	98
	<b>Total</b>	<b>20,902</b>	<b>14,214</b>



<b>Note 8 Grantmaking</b>		
<b>8.1 Total value of grants</b>		
Purpose for which grants made	Grants to institutions	Grants to individuals
	Total amount This Year £	Total amount Last Year £
Cassiobury Junior School small grants (£500 per term)	1,500	1,500
Cassiobury Infants School small grants (£500 per term)	1,500	1,500
Additional Infant Grants	9,000	7,500
Additional Junior Grants	9,000	7,500
<b>Total</b>	<b>21,000</b>	<b>19,000</b>
<b>8.1 Grantmaking costs</b>		
<b>Support costs of grantmaking</b>		<b>Nil</b>
<b>8.3 Grants made to institutions</b>		
Names of institutions	Purpose	Total amount of grants paid £
Cassiobury Infants School	Enhance pupils education	-
Cassiobury Junior School	Enhance pupils education	-
<b>Total grants to institutions</b>		<b>-</b>

<b>Section C</b>	<b>Notes to the accounts</b>	<b>(cont)</b>
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**Note 9**                      **Tangible fixed assets**

*Please complete this note if the charity has any tangible fixed assets*

**9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried	-	-	-	-	-	-

**9.2 Accumulated depreciation and impairment provisions**

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB	
** Rate						
Balance brought	-	-	-	-	-	-
Depreciation charge	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.3 Net book value**

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

**9.4 Revaluation**

*If any fixed assets have been revalued please give details of the valuer and method of valuation*

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Section C		Notes to the accounts		(cont)
<b>Note 10 Investment assets</b>				
<i>Please complete this note if the charity has any investment assets.</i>				
<b>10.1 Fixed assets investments</b>				
	£			
Carrying (market) value at beginning of year	-			
<b>Add:</b> additions to investments at cost	-			
<b>Less:</b> disposals at carrying value	-			
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-			
Carrying (market) value at end of year	-			
<i>Please provide below:</i>				
<b>10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.</b>				
<b>10.3 A breakdown of the income from investments agreeing with SOFA row S03.</b>				
<b>Analysis of investments</b>	<b>10.2</b>	<b>10.3</b>		
	Market value at year end	Income from investments for the year		
	£	£		
<b>Investment properties</b>	-	-		
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	-	-		
<b>Investments in subsidiary or connected undertakings and companies</b>	-	-		
<b>Securities not listed on a recognised Stock Exchange</b>	-	-		
<b>Cash held as part of the investment portfolio</b>	-	-		
<b>Other investments</b>	-	-		
<b>Total</b>	-	-		
<b>10.4 Material investment holdings</b>				
<b>If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.</b>				
<b>Investment held</b>				
<b>Market Value</b>				

Section C	Notes to the accounts	(cont)
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**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated	-	-	-	-
Other debtors	-	-	-	-
Prepayments	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
<b>Total</b>	-	-	-	-

**12.2 Security over assets**

*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

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Note 13		Endowment and restricted income funds				
13.1 Funds held						
Fund Name	Type PE, EE or R	Purpose and Restrictions				
Curriculum enrichment donations	R	Donations towards enhancing Junior school curriculum&Gift Aid				
Learning together	R	Donations towards enhancing Infant school curriculum&Gift				
Party donations	R	Donations towards enhancing a school curriculum&Gift Aid				
13.2 Movements of major funds						
	Fund balances brought forward	Incoming resources	Outgoing resources	Transfe rs	Gains and losses	Fund balances carried forward
Fund names	£	£	£	£	£	£
Enrichment donations	-	-	-	-	-	0
Learning together	-	-	-	-	-	0
Infants party donations	-	-	-	-	-	0
Gift Aid	-	-	-	-	-	0
Total Funds	-	-	-	-	-	-
13.3 Transfers between funds						
Please give details of any transfers between funds.						
From Fund (Name)	To Fund (Name)	Reason			Amount	
-	-	-			-	

Section C	Notes to the accounts	(cont)
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**Note 14 Transactions with related parties**

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.*

**14.1 Remuneration and benefits**

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year	Last year
		£	£
-	-	-	-

**14.2 Loans**

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year	Last year
			£	£
Due to trustees and related parties	-	-	-	-
Due from trustees and	-	-	-	-

**14.3 Other transaction(s) with trustees or related parties**

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year	Last year
			£	£
-	-	-	-	-

Section C	Notes to the accounts	(cont)
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**Note 15 Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

None