

ST CATHARINE'S UNDER FIVES

England & Wales · Charity number 1051904

Details

Other names ST CATHERINE'S UNDER FIVES

Status Registered

Legal form Other

Registered 1996-01-11

Register [View on the Charity Commission register](#)

Contact

Address St. Catharines Church
London Road
Gloucester
GL2 0RR

Phone 07432073325

Email stcatharinesunderfives@live.co.uk

Website www.stcatharinesunderfives.org.uk

Activities

Objects: THE AIM OF THE GROUP IS TO EMBODY THE VISION OF PATA THROUGH THE ENHANCEMENT OF THE DEVELOPMENT, CARE AND EDUCATION OF CHILDREN PRIMARILY UNDER STATUTORY SCHOOL AGE AND ALSO OF CHILDREN AND YOUNG PEOPLE OF SCHOOL AGE BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THE NEEDS OF THEIR CHILDREN THROUGH COMMUNITY (VOLUNTARY MANAGED) GROUPS AND BY: (A) OFFERING APPROPRIATE PLAY FACILITIES AND TRAINING COURSES, TOGETHER WITH THE RIGHT OF PARENTS TO TAKE RESPONSIBILITY FOR AND TO BECOME INVOLVED IN THE ACTIVITIES OF SUCH GROUPS, ENSURING THAT SUCH GROUPS OFFER OPPORTUNITIES FOR ALL CHILDREN AND YOUNG PEOPLE, WHATEVER THEIR RACE, CULTURE, RELIGION, MEANS OR ABILITY (B) ENCOURAGING THE STUDY OF THE NEEDS OF SUCH CHILDREN AND THEIR FAMILIES AND PROMOTING PUBLIC INTEREST IN AND RECOGNITION OF SUCH NEEDS IN THE LOCAL AREA

Activities: Under Fives Childcare Provision

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training
- **Who:** Children/young People

Geography

- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£54,927	£69,350	-	-
2024-03-31	£53,688	£61,745	-	-
2023-03-31	£64,334	£58,330	-	-
2022-03-31	£43,842	£54,743	-	-
2021-03-31	£55,684	£45,956	-	-

Trustees

Name	Role	Appointed
Bethan Hayes	Chair	2017-07-10
Amy Hopton		2019-07-12
Carley Wadley		2018-06-08
Josephine Browning		2018-06-08
Julie Evans		2019-07-12

ST CATHARINE'S UNDER FIVES

England & Wales - Charity number 1051904

Accounts

**ST. CATHERINE'S UNDER FIVES
BALANCE SHEET
AS AT 31ST MARCH 2025**

	31 st March 2025	31 st March 2024
	£	£
Current assets		
Current account	187.86	4,358.42
Deposit account	0.98	10,253.42
	<hr/>	<hr/>
Total	<u>188.84</u>	<u>14,611.84</u>
Represented by:		
Opening bank balances:		
Current account	4,358.42	12,550.73
Deposit account	10,253.42	10,117.48
	<hr/>	<hr/>
	<u>14,611.84</u>	<u>22,668.21</u>
Net Income(expenditure) for the year	(£14,423.00)	(8,056.37)
	<u>188.84</u>	<u>14,611.84</u>

**ST. CATHERINE'S UNDER FIVES
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED AT 31ST MARCH 2025**

	31 st March 2025	31 st March 2024
	£	£
Income		
Nursery Education Funding	34,902.91	42,300.22
Childcare Fees	6,266.58	7,551.65
Grant		
GCT	5,262.00	-
Fundraising	6,331.09	3,012.14
Donations	1,345.16	393.37
Interest	78.59	135.94
Others	610.93	295.00
Sale of Equipment	130.00	-
	54,927.26	53,688.32

Expenditure

Employment costs (gross+Er's NIC)	54,910.38	54,046.70
Training costs	54.59	294.90
Premises (rent, heat, etc.)	10,099.00	2,562.65
Subscriptions	468.39	441.41
Insurance	702.03	-
Administration	1,215.67	1,131.62
Refreshments	161.35	390.14
Consumables (paint, paper, etc.)	253.55	477.96
Fundraising costs	894.41	401.11
Others	333.18	373.96
Purchase of equipment/other assets	257.71	1,624.24
	£69,350.26	£61,744.69

Net income(expenditure) for the year	£14,423.00	(8,056.37)
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**ST. CATHERINE'S UNDER FIVES
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Objectives

The principal objective of the charity continued to be provision of under fives childcare.

Officers and Trustees

The officers and trustees who held office during the year are as follows:

Mrs B. Hayes	Chairperson
Mrs S. Bennett	Treasurer
Mrs J Evans	Secretary
Ms A. Hopton	
Mrs C. Wadley	
Mrs J Browning	

The account have been drawn up on the receipts and payments basis which is consistent with the previous year

Approved by the trustees on and signed on their behalf by

Mrs B. Hayes
Position: Chairperson
Date: 28/11/2025

Mrs S Bennett
Position: Treasurer
Date: 28/11/2025

ST. CATHERINE'S UNDER FIVES

REGISTERED CHARITY NO. 1051904

ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2025



**Independent examiner's report on the
accounts**

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
ST CATHERINE'S UNDER FIVES

On accounts for the year ended

31/03/2025	Charity no (if any)	1051904
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Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended [31/ 03] /2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

* *Please delete the words in the brackets if they do not apply.*

Signed:  Date: 26/01/2026

Name: Suki Cook

Relevant professional qualification(s) or body

AAT Certificate in Bookkeeping

(if any):

--

Address:

Pinnells End Farm
Coaley, Gloucestershire
GL11 5EA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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ST CATHARINE'S UNDER FIVES

England & Wales - Charity number 1051904

Accounts

**ST. CATHERINE'S UNDER FIVES
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED AT 31ST MARCH 2024**

	31st March 2024		31st March 2023	
	£	£	£	£
Income				
Nursery Education Funding	42,300.22		41,001.02	
Childcare Fees	7,551.65		8,289.85	
Grant				
First Aid	-		-	
GCC EYDPD Funding	-		-	
Halifax	-		-	
PATA training fund	-		-	
HMRC -SSP	-		-	
Gloucestershire CC	-		350.00	
Gloucestershire CC	-		7,500.00	
TESCO	-		500.00	
Fundraising	3,012.14		4,363.80	
Donations	393.37		904.10	
Interest	135.94		43.95	
Others	295.00		994.78	
Sale of Equipment	-		389.34	
	<hr/>		<hr/>	
	53,688.32		64,336.84	
Expenditure				
Employment costs (gross+Er's NIC)	54,046.70		47,943.90	
Training costs	294.90		210.00	
Premises (rent, heat, etc.)	2,562.65		5,767.16	
Subscriptions	441.41		399.95	
Insurance	-		664.88	
Administration	1,131.62		920.40	
Refreshments	390.14		308.86	
Consumables (paint, paper, etc.)	477.96		603.14	
Fundraising costs	401.11		207.96	
Others	373.96		25.00	
Purchase of equipment/other assets	1,624.24		1,278.54	
	<hr/>		<hr/>	
	£61,744.69		£58,329.79	
Net income(expenditure) for the year	(8,056.37)		<u>6,007.05</u>	

**ST. CATHERINE'S UNDER FIVES
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2024**

Objectives

The principal objective of the charity continued to be provision of under fives childcare.

Officers and Trustees

The officers and trustees who held office during the year are as follows:

Mrs B. Hayes	Chairperson
Mrs S. Bennett	Treasurer
Mrs J Evans	Secretary
Ms A. Hopton	
Mrs C. Wadley	
Mrs J Browning	

The account have been drawn up on the receipts and payments basis which is consistent with the previous year

Approved by the trustees on and signed on their behalf by

Mrs B. Hayes
Position: Chairperson
Date: 21/10/2024

Mrs S Bennett
Position: Treasurer
Date: 21/10/2024

ST. CATHERINE'S UNDER FIVES

REGISTERED CHARITY NO. 1051904

ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2024



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees Charity Name
ST CATHARINE'S UNDER FIVES

On accounts for the year ended 31/03/2024 **Charity no (if any)** 1051904

Set out on pages (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed: S A COOK **Date:** 28/01/2025

Name: SUKI COOK

Relevant professional qualification(s) or body (if any):

--

Address:

Pinnells End Farm

Coaley, Dursley

Gloucestershire GL11 5EA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

ST CATHARINE'S UNDER FIVES

England & Wales - Charity number 1051904

Accounts

ST. CATHERINE'S UNDER FIVES

REGISTERED CHARITY NO. 1051904

**ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2023**

**ST. CATHERINE'S UNDER FIVES
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2023**

Objectives

The principal objective of the charity continued to be provision of under fives childcare.

Officers and Trustees

The officers and trustees who held office during the year are as follows:

Mrs B. Hayes	Chairperson
Mrs S. Bennett	Treasurer
Ms A. Hopton	Secretary
Mrs C. Wadley	
Mrs K. Minchin	

The account have been drawn up on the receipts and payments basis which is consistent with the previous year

Approved by the trustees on and signed on their behalf by



Mrs B. Hayes
Position: Chairperson

Date: 24.4.23



Mrs S Bennett
Position: Treasurer

Date: 24-4-23.

**ST. CATHERINE'S UNDER FIVES
BALANCE SHEET
AS AT 31ST MARCH 2023**

	31 st March 2023		31 st March 2022	
	£	£	£	£
Current assets				
Current account	12,550.73		6,587.63	
Deposit account	10,117.48		10,073.53	
	<hr/>		<hr/>	
Total		<u>22,668.21</u>		<u>16,661.16</u>
Represented by:				
Opening bank balances:				
Current account	6,587.63		17,488.98	
Deposit account	10,073.53		10,072.51	
	<hr/>		<hr/>	
		16,661.16		27,561.49
Net Income(expenditure)for the year		<u>6,007.05</u>		<u>(10,900.33)</u>
		<u>22,668.21</u>		<u>16,661.16</u>

**ST. CATHERINE'S UNDER FIVES
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED AT 31ST MARCH 2023**

	31 st March 2023		31 st March 2022	
	£	£	£	£
Income				
Nursery Education Funding	41,001.02		32,669.00	
Childcare Fees	8289.85		5,432.88	
Grant First Aid	-		180.00	
GCC EYDPD Funding	-		780.00	
Halifax	-		100.00	
PATA training fund	-		300.00	
HMRC -SSP	-		173.43	
Gloucestershire CC	350.00			
Gloucestershire CC	7,500.00			
TESCO	500.00			
Fundraising	4363.80		3647.40	
Donations	904.10		445.51	
Interest	43.95		1.02	
Others	994.78		113.68	
Sale of Equipment	389.34			
	<hr/>		<hr/>	
	64,336.84		43,842.92	
Expenditure				
Employment costs (gross+Er's NIC)	47943.90		45,875.04	
Training costs	210.00		497.85	
Premises (rent, heat, etc)	5767.16		4,425.36	
Subscriptions	399.95		100.00	
Insurance	664.88		591.08	
Administration	920.40		911.42	
Refreshments	308.86		269.50	
Consumables (paint, paper, etc)	603.14		587.71	
Fundraising costs	207.96		608.95	
Others	25.00		532.76	
Purchase of equipment/other assets	1278.54		343.58	
	<hr/>		<hr/>	
	£58,329.79		54,743.25	
Net income(expenditure)for the year	<u>6,007.05</u>		(10,900.33)	

To the trustees of St, Catherine's Under Fives (the Charity) - Registered Charity 1051904

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st March 2023.

I confirm that I am a qualified person (as defined) to examine the financial records and statements for the Charity and have followed all the applicable directions given by the Charities Commission.

I have completed my examination and can confirm that no material matters have come to my attention. I can also confirm that accounting records are kept for the Charity and that the Accounts for the period stated above accord with those records.

I have discussed some minor corrective actions with the Finance Administrator.

Jatin Asher

34 Lyefield Road East, Charlton Kings, Cheltenham, GL53 8AY

07952 303906

Signed:



Dated:

19th July 2023



Committee meeting

virtual

Date 25.4.23

Time 7.30pm

Present	Bethan Hayes	Linzi Morley
	Sakun Murugian	Ola Swiatlowska
	Karen Minchin	Amy Hopton
	Sarah Bennett	Julia Adamson
Apologies	Lianne Wilson	
	Carley Wadley	

	Agenda item	Action
1	Welcome and apologies Thank you all so much for attending. Any notes from last meeting?	BH
2	Minutes from previous meeting Just a reminder anything discussed tonight is private and confidential.	BH
3	Matters Arising. Voting on Sarah and Julia - financial First sarah - Amy Second sarah - Karen First Julia - Karen Second Julia - Amy Current vacancy – Linzi is leaving us the end of may – we currently have a vacancy for playleader/co playleader – looking at taking on Jordan and emma as apprentices	BH
4	Chair Report It has been a very busy term again! More new starters – poorly staff, people moving on and fundraising. As discussed we hopefully have a start of a plan for some staffing but still need to cover playleader etc. We now need to look at rest of the year events	BH

	<p>and going in to September numbers etc. Snack, minimum wage etc has all increased so naturally finances must be watched very carefully. We are stringer than last year but have to really keep on top of these to ensure we stay that way. Thank you as always to all the staff with the increase in new children and really embracing this. We will of course see a huge dip again come autumn so saving now helps ready for this.</p>	
5	<p>Financial report Welcome back. Hope you had a lovely Easter break. We are starting this term with additional children joining, which is great, as it increases our capacity. I would like to say thank you to all the staff, Linzi, Ola, Lianne, Jordan and Bethan for coping with the struggles we have had and pushing through it to keep our playgroup running. We are financially stronger than last year and the finances are back on track with two additional grants that we have been given. These grants have helped us to purchase laptops for the staff and to set up internet in the setting to bring our setting up to date and help the staff to interact with professionals and parents to support the children. Due to cost of living crisis, we are having to review our expenditure for snack and craft. We are hoping that we will not have to increase the fees for session and snack fee just yet. We will keep monitoring the expenses. Forecast report is being monitored and adjusted with every movement to keep us mindful of the expenses. The new academic year is in the planning phase and session places are currently being booked by existing children. We hope to have clear number for September 2023. By July, a new staff rota will be put in place and we will have an idea of our financial standing in Autumn as there is usually a dip, which means careful spending in the first few months is needed to cover our losses. Again, I want to say thank you to all the staff for all their hard work in supporting St Catharine's to keep it going strong.</p>	SM
6	<p>Playgroup report</p>	LM
7	<p>Stay and play Stay and play is still going strong, it has been quieter the last few weeks but we have now managed to start getting outside open yay! This does bring in on average an extra £30 every week as well as more children links so really is worth it. I handed out a newsletter today that has events, themes, our vacancies and that we offer childcare.</p>	BH
8	<p>Fundraising Big thank you to josie and massive apologies from me over the crochet event. The party did fab again too, massive thank you to amy, carley and everyone!</p>	BH

	<p>Our next two planned in events are – pamper night – who can help set up/pack away Get raffle prizes/any freebies – tombola? selling tickets, - Brother pub donate – mocktails ... 18th may -</p> <p>Big fete style event Bouncy castle cost yes or no Who help set up/pack away Have asked church awaiting response Games ... Face painting Stalls Performers – ideas Visitor – ideas Police visit Showtime shane ... Troopers .. Neighbour ... Balloon animals Lucky dip</p>	
9	<p>AOB</p> <p>Date of next meeting: 6.6.22</p> <p>virtual</p>	BH

ST CATHARINE'S UNDER FIVES

England & Wales - Charity number 1051904

Accounts

ST. CATHERINE'S UNDER FIVES

REGISTERED CHARITY NO. 1051904

**ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022**

**ST. CATHERINE'S UNDER FIVES
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2022**

Objectives

The principal objective of the charity continued to be provision of under fives childcare.

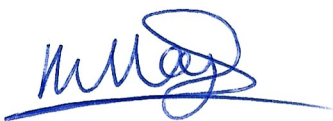
Officers and Trustees

The officers and trustees who held office during the year are as follows:

Mrs B. Hayes	Chairperson
Mrs K. Minchin	Treasurer
Mrs C. Wadley	Secretary
Ms A. Hopton	
Mrs A. Faulkner	

The accounts have been drawn up on the receipts and payments basis which is consistent with the previous year

Approved by the trustees on and signed on their behalf by



Mrs B. Hayes
Position: Chairperson
Date: 18.5.22.



Mrs K. Minchin
Position: Treasurer
Date: 18.5.22.

To the trustees of St, Catherine'S Under Fives (the Charity) - Registered Charity 1051904

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st March 2022.

I confirm that I am a qualified person (as defined) to examine the financial records and statements for the Charity and have followed all the applicable directions given by the Charities Commission.

I have completed my examination and can confirm that no material matters have come to my attention. I can also confirm that accounting records are kept for the Charity and that the Accounts for the period stated above accord with those records.

I have held a meeting with the Chairperson and administrator to report in detail any findings and discuss potential areas for improvement.

Jatin Asher

34 Lyefield Road East, Charlton Kings, Cheltenham, GL53 8AY

07952 303906

Signed:



Dated:

29th June 2022

**ST. CATHERINE'S UNDER FIVES
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED AT 31ST MARCH 2022**

Income	31 st March 2022		31 st March 2021	
	£	£	£	£
Nursery Education Funding	32,669.00		28,471.09	
Childcare Fees	5,432.88		6,811.70	
Grants				
GCC Discretionary Fund	-		10,000.00	
GCC Childcare Sufficiency Fund	-		5,000.00	
First Aid	180.00		-	
GCC EYDPD Funding	780.00		-	
Covid 19 Lottery fund	-		-	
Gloucester Rotary	-		1,350.00	
PATA Covid Response Funding	-		400.00	
Halifax	100.00		200.00	
PATA training fund	300.00		-	
HMRC -SSP	173.43		-	
HMRC CJRS	-		1,439.55	
Fundraising	3,647.40		1,639.33	
Donations	445.51		245.96	
Interest	1.02		4.12	
Others	113.68		122.31	
	<u>43,842.92</u>		<u>55,684.06</u>	
Expenditure				
Employment costs (gross+Er's NIC)	45,875.04		37,663.11	
Training costs	497.85		79.42	
Premises (rent, heat, etc)	4,425.36		3,915.30	
Subscriptions	100.00		150.00	
Insurance	591.08		521.30	
Administration	911.42		614.97	
Refreshments	269.50		180.97	
Consumables (paint, paper, etc)	587.71		961.30	
Fundraising costs	608.95		249.82	
Others	532.76		266.16	
Purchase of equipment/other assets	343.58		1,353.86	
	<u>54,743.25</u>		<u>45,956.21</u>	
Net income(expenditure)for the year		<u>(10,900.33)</u>		<u>9,727.85</u>

**ST. CATHERINE'S UNDER FIVES
BALANCE SHEET
AS AT 31ST MARCH 2022**

	31 st March 2022		31 st March 2021	
	£	£	£	£
Current assets				
Current account		6,587.63		17,488.98
Deposit account		10,073.53		10,072.51
		<hr/>		<hr/>
Total		<u>16,661.16</u>		<u>27,561.49</u>
Represented by:				
Opening bank balances:				
Current account		17,488.98		7,765.25
Deposit account		10,072.51		10,068.39
		<hr/>		<hr/>
		27,561.49		17,833.64
Net Income(expenditure)for the year		<u>(10,900.33)</u>		<u>9,727.85</u>
		<u>16,661.16</u>		<u>27,561.49</u>



Committee meeting – AGM

St Catharines under Fives playgroup,
 London road,
 Gloucester
 GL2 ORR

Date 18.5.22

Time 7.30pm

Present	Bethan Hayes - Chair	Mandy Coombes
	Ola Swiatlowska	Amy Hopton
	Karen Minchin	Sakun Murugian
	Stephanie Tea	Anita Faulkner
	Stuart Meadows	
Apologies	Lianne Wilson	Josephine Browning
	Carley Wadley	Julie Evans

	Agenda item	Action
1	Welcome and apologies Huge welcome to everyone as always thank you for giving up your time to come today. Everything we discuss tonight is of course private and confidential	BH
2	Minutes from previous meeting Just a reminder anything discussed tonight is private and confidential All have been actioned.	BH
3	Matters Arising. Committee t shirts – we need one for Steph who else – We need measurements by end of the month please. Already have clare's	BH
4	Chair's Report Thank you to everyone for a great spring term! I can't believe where the time has gone. We have been given a couple of grants, Ola is attending training	

with one and we also have a jubilee fund. We are pleased to say Lianne is also enrolled for her next level, amazing you can do this! Now we are now looking forward to our summer plans including the Jubilee street party, Jubilee events in stay and play, sports day, Leavers events and a summer Fayre.

Its been a tough year with increase in minimum wage, lower enrolment numbers across the country following covid, increase in rates, rent etc and so a tough year financially. We have continued to tackle this head on with ideas for fundraising, applying for grants, new advertising with the larger banner, asking other business and early years services for support. We have had to reassess roles and are still finding our feet with this following Tina moving on. I myself have found it very hard with my workload increasing and balancing that with playgroup and I am sure the team have too. I did put out a plea for help/ someone to take over or even a deputy role but sadly had no one. From this I feel the way forward is to try and recruit more people on to the committee to widen the amount of help we have and if everyone could have a specific role that may also help. I am conscious I want us to continue in this strong way and not burn ourselves out as I know we seem to be very good at doing as we are all trying to hard we need to be there for each other and continue as the amazing team we are. Can I suggest we have a social evening where we bring committee and team together! I am aware the committee now is made up of working parents and also the staff work load just seems to get bigger and bigger, which is also the case with stay and play and thank you all so much for all you do. If anyone can help me with applying for grants this would be a massive help!

As we head in to the last half term we want to continue to the way we always to, positive and going strong. Everyone's support is what makes this happen so thank you. We need to try and meet and great new parents and get them onboard with the committee and also promote what we have been fundraising for. Moving on to the end of the year very sadly will be Anita, thank you so much for all your support with the committee over the last year or so. Does anyone fancy taking over social media in September/summer, thank you so much for this Anita its been amazing and we will be stealing your format going forward ha ha! Does anyone have any ideas how best to approach this? We tried putting the a frame out for parents and parent rota sign up but this didn't seem to work – Poster on the door seems much more effective.

We need to sort some more flyers and refresh local shops, business etc. Can anyone do some more cutting and stapling please.... Who can help distribute and where if everyone can suggest 3 places they can do it would be great:

Bethan Innsworth shop, post office longlevens, library longlevens.

BH

5	<p>Financial report</p> <p>Thank you to all the staff, parents and volunteers for supporting us this year. We have had to go through changes with staffing, roles and getting support from parents and volunteers to run the playgroup sessions smoothly. We are also very grateful for all the support given (time and effort) during fundraising events for the playgroup.</p> <p>St Catharine's Financial Year runs from April till March. Our finances operate through Early Years funding, fees, fundraising and donation to cover wages, payroll, rent, insurance, buying teaching resources, cleaning materials and for additional support staff for the session. Some finances from fundraising events and grants helped to fund the purchase of crafts materials, training for staff and to also to support events that bring the community together.</p> <p>For this financial year, we have had more expenditures in running the playgroup than income which has been a financial loss for the setting. This year, we have had to cope with low enrolment of children into the setting, increase in rent, insurance and also wages for staff (in accordance to the National Living Wages & National Minimum Wage). We also have had to cope with increased cost of purchase for snacks and cleaning materials.</p> <p>We are very grateful for the support given by the Early Years business support team from the council which guided us with suggestions to raise awareness of the setting's location and to advertise what we can offer. This has improved the increased number of children attending Stay & Play sessions. We hope that with this improvement in the numbers of children coming into Stay & Play, the enrolment of children into the sessions will increase as well in future. We are very hopeful that fundraising events will also help to increase awareness and encourage enrolment into the setting.</p> <p>After 2 years of being affected by Covid 19, the fundraising events that have been held are bringing the community together. We are very grateful for all the support that everyone brings.</p> <p>We have put plans in place to prepare for eventualities should we ever have to close our setting. But it is our strong hope that with your ongoing support, the playgroup will continue to thrive and provide a strong foundation to many more children over the coming years.</p>	SM
6	<p>Playgroup Report</p> <p>Thank you to the team for all of their support. This term has posed some challenges for us, including preparing all of the transition records for the children moving up to school.</p> <p>We have been working hard on final preparations for the children, ensuring that as far as possible they are independent with dressing and undressing, including shoes and coats, resilient, self directed in their choice</p>	

	<p>of activities, confident to approach adults to share their wants and needs and fully aware that they are important as an individual.</p> <p>Thank you also to everyone who has been involved with fundraising, we have had some amazing donations for Raffles which have made for a successful fundraising term.</p> <p>We are now in full swing organising leavers events, the queen's platinum jubilee party and end of term for all children.</p> <p>We aim to send out full details very soon.</p> <p>This term we would be very grateful for any help that could be offered at any time! Even if you can't come into the setting if you are able to do some small jobs at home for us we would be so so grateful!</p>	
7	<p>Stay and Play Report</p> <p>Stay and Play continues to go really well, we have had a couple of quiet weeks and some really busy. We have a strong stay and play team of helpers which is amazing and keeping ourselves refreshed with ideas, craft etc thank you all so much. We need to look at other ways of incorporating playgroup – can we go back to once a term, so just 3 times a year, we have someone from playgroup team to come and promote? Also print off prospectus so we have a hard gloss copy? Karen is sorting themes for next term and Steph and Andrea have been amazing sorting craft. We also want to look at getting some visitors in. We had diddy dance this last term which was fantastic.</p>	BH
8	<p>Safeguarding</p> <p>Bethan to recheck file Friday 20.5.22 Steph and Julie need to do theirs ofsted/dbs</p>	BH/AC
9	<p>Fundraising</p> <p>Last term was fantastic we set a target of £1000 by end of this school year. So far we have raised over £400 from Emily amazing! £350 for the spring fayre, £190 for Easter wreaths and £56 so far for the superdry bags that were donated – we really want this one to reach £150 so any other suggestions would be great.</p> <p>Sadly bunting craft night looks to be saturated so we are cancelling.</p> <p>We want to do one last activity before end of the term the summer fayre so how can help please! Mother union have offered to help again and would be lovely if we could use extended area – even if just for stalls to make even bigger and some more games.</p> <p>On the day:</p> <p>Set up Put away Run games/table</p>	BH

	<p>Contact community builders – area</p> <p>Blue token do asda and morrison's do this as we have applied for tesco. Big dug to be approached and smith's builders.</p> <p>What events have we found most successful in the last year:</p> <p>Emily Wreath – this require less people to manage Nearly New Table top/fayres – this require less people to manage</p>	
10	<p>Staffing</p> <p>None</p>	
11	<p>AOB</p> <p>None</p>	BH
12	<p>Date of next meeting</p> <p>6.7.22</p>	BH

ST CATHARINE'S UNDER FIVES

England & Wales - Charity number 1051904

Accounts

ST. CATHERINE'S UNDER FIVES
REGISTERED CHARITY NO. 1051904
ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

**ST. CATHERINE'S UNDER FIVES
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2021**

Objectives

The principal objective of the charity continued to be the provision of under fives childcare.

Officers and trustees

The officers and trustees who held office during the year are as follows:

Mrs J. Browning	Treasurer
Mrs B. Hayes	Chair
Mrs C. Wadley	Secretary
Mrs A. Hopton	
Mrs K Minchin	

The accounts have been drawn up on the receipts and payments basis which is consistent with the previous year.

Approved by the trustees on and signed on their behalf by



Mrs B. Hayes
Chair
Date 16.7.21



Mrs J. Browning
Treasurer
Date 16/7/21

ST. CATHERINE'S UNDER FIVES INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST. CATHERINE'S UNDER FIVES

I report to the trustees on my examination of the accounts of St Catherine's Under Fives (the charity) for the year ended 31st March 2021 which are set out on pages 4 to 5.

Respective and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

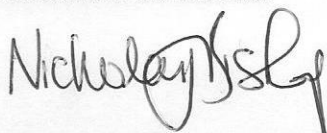
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records.

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.



Nicholas J Bishop, BSc (Hons) FCCA ACA
The Elms,
Painswick Road,
Brockworth,
Gloucester. GL3 4RP

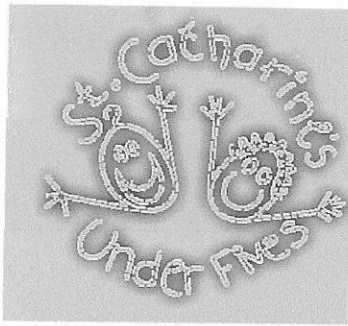
Date 16/7/21

**ST. CATHERINE'S UNDER FIVES
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2021**

	31st March 2021		31st March 2020	
	£	£	£	£
Income				
Nursery Education Funding		28,471.09		27,573.08
Children's fees		6,811.70		11,009.35
Grants				
Santander Just Giving		-		349.50
GCC Discretionary Grant		10,000.00		-
GCC Childcare Sufficiency Fund		5,000.00		-
First Aid		-		60.00
Covid-19 Lottery Fund		1,350.00		-
Gloucester Rotary		400.00		500.00
PATA Covid Response Funding		200.00		-
WHSmiths		-		100.00
HMRC CJRS		1,439.55		-
Fundraising		1,639.33		3,807.54
Donations		245.96		325.16
Interest		4.12		18.87
Other receipts		122.31		326.96
		<u>55,684.06</u>		<u>44,070.46</u>
Expenditure				
Employment costs (gross + er's NIC)	37,663.11		38,038.35	
Training costs	79.42		139.40	
Premises (rent, heat etc)	3,915.30		4,324.70	
Subscriptions	150.00		167.00	
Insurance	521.30		458.75	
Administration	614.97		840.23	
Refreshments	180.97		343.99	
Consumables (paint, paper etc)	961.30		1,221.32	
Fundraising costs	249.82		1,240.26	
Other	266.16		525.04	
Purchase of equipment/other assets	1,353.86		520.37	
		<u>45,956.21</u>		<u>47,819.41</u>
Net income/(expenditure) for the year		<u>9,727.85</u>		<u>(3,748.95)</u>

**ST. CATHERINE'S UNDER FIVES
BALANCE SHEET
AS AT 31ST MARCH 2021**

	31st March 2021		31st March 2020	
	£	£	£	£
Current assets				
Current account	17,488.98		7,765.25	
Deposit account	10,072.51		10,068.39	
		<u>27,561.49</u>		<u>17,833.64</u>
Represented by:				
Opening bank balances:				
Current account	7,765.25		13,671.95	
Deposit account	10,068.39		7,910.64	
		<u>17,833.64</u>		<u>21,582.59</u>
Net income/(expenditure) for the year		<u>9,727.85</u>		<u>(3,748.95)</u>
		<u>27,561.49</u>		<u>17,833.64</u>
		-		-



AGM

St Catharines Under Fives
 St Catharines Parish Hall
 London Road
 Gloucester
 GL2 0RR

Date 15.9.21

Time 8pm

Present	Bethan Hayes - Chair	Karen Minchin
	Ola Swiatlowska	Tina Gaulton
	Lianne Wilson	Mandy Coombes
	Amy Hopton	Sakun Murugian
	Clare Banbury	Stephanie Tea
	Anita Faulkner	
Apologies	Josie browning	
	Carley Wadley	

	Agenda item	Action
1	Welcome and apologies Huge welcome to everyone, thank you for giving up your time to come see us, chat to us about Friends of St Catharine's Under Fives and also to our AGM.	BH
2	Minutes from previous meeting Just a reminder anything discussed tonight is private and confidential All have been actioned.	BH
3	Matters Arising. As a not-for-profit charity playgroup, we must always have a committee in place to run. This is made up of volunteers of parents, grandparents, carers, and others. The committee have many responsibilities including hiring the staff, running stay and play, fundraising etc. We must always have at least 5 members in place for the playgroup to remain open. With many of the committee's children moving on to school this year and next, often with this the committee move on. We must always have 3 main roles in place a chair, treasurer, and secretary. Can you spare the time to help at stay and play or maybe you fancy helping with fundraisers? Or do you like social media, maybe you could help with our social media accounts? Maybe you could spare a little time to collect raffle prizes or email places for raffle prizes?	BH

	<p>Maybe you love taking photos and could do the children's photos for us? Maybe you love meeting new people and could help with recruiting new children?</p> <p>Votes of those interested, and second:</p> <p>Steph – put forward by Amy Hopton and 2nd by Karen Minchin Anita has offered to join – must vote this next time</p>	
4	<p>Chair's Report</p> <p>It's been a very hard 18 months with covid throwing everything into a completely different light. Many nurseries and playgroups haven't survived, and we are feeling very lucky to have done. This couldn't not have been done without the amazing commitment of the team, TGs incredible determination with the numbers keeping us going, having to battle furlough, grants and changes in policies thank you so very much. People have worked throughout lockdowns whether its TG all the way through having to work out furlough etc, the team giving voluntary hours or as with other lockdowns childcare remaining open and having to change many parts of how we operate. We also welcomed LW once we were able to reopen and MC certainly had a very different year in which to become Playgroup Leader!</p> <p>We started the financial year in lockdown, playgroup closed, Team furloughed accept Admin who was madly working through how furlough would work and keeping us afloat financially!! Many orders of PPE arriving, no stay and play income as well as loss in fees etc to playgroup. Grants have always been a huge part of our funding and keeping us afloat, but this huge part became even more a huge part of keeping us afloat!</p> <p>Once playgroup opened things altered, children handed over at the door, events not being able to happen and of course how we would manage social distance of adults. Other events happening in a completely different way with masks and social distancing. Teaching the children further about handwashing and circle time changing.</p> <p>Its was a strange year but how special did the team make it for the children! Such amazing memories were made from the pre-schoolers leaving and cinema visit, to St Nicholas gift shop and sports day. The children took part in a sponsored bike ride, went on adventures to various parks and even adventures around the grounds of the church. Thanks to the teams amazing commitment we survived yet more demand's with covid guidelines constantly changing, recruiting new children and the reopening of stay and play. Fundraising had to take on a different tact.</p> <p>We are now in a new phase of Ofsted inspection so can expect this at any time so again with the committee we need to ensure all is up together and also any support for the staff let us know how we can help.</p>	BH
5	<p>Financial report</p> <p>Thank you to everyone's support for this year. It truly has been a roller coaster and a huge stress knowing that enormous amounts of income could have potentially been lost causing the playgroup to close. However, through forecasting and predicting the effects that the last year could have provided at the beginning of the first lockdown, an immense effort and a huge number of voluntary hours were put in to turn the situation around.</p>	TG

	<p>St Catharine's Financial Year runs from April till March and therefore all of this year's finances have been run through the COVID pandemic. Our Finances operate through funding and fees covering wages, payroll costs, rent, insurance and training. Fundraising and grants typically cover equipment, buying craft, cleaning materials etc. In the past year further cutbacks than usual were made on craft supplies, administrative costs, session costs and staff costs to manage the shortfalls. We had to cope with a low birth rate year, increased insurance costs and less children. We helped parents by reducing fees of those not wishing to attend playgroup through the pandemic, which gave the playgroup a loss of thousands in fees. No Stay & Play added to a further drop in income for the year. This on top of a loss in profits of in year 2019-2020 inflicted considerable pressure onto the playgroup as we were unable to do our usual fundraising to cover overheads. Thank you to all those people who spent a lot of time to think outside of the box to raise as much as possible. This has made a great difference.</p> <p>We are grateful for the business decision made last year change our model and sessions. This certainly helped attract more children during a time of great difficulty and going forward this should continue to have a positive effect on growing the playgroup.</p> <p>The turn around point for St Catharine's Under Fives Playgroup this year has been the increased number of grants that have been applied for. A number of funds were offered to help charity organisations and early years settings through the pandemic. St Catharine's Under Fives Playgroup were awarded to help boost the income of the playgroup. The funds have covered the losses made this year and last and enabled the playgroup to build the reserves fund to allow time for the playgroup to recover from the low numbers of enrolment and build up the playgroup once more.</p> <p>We are still putting plans in place to prepare for every eventuality should we have to close our setting again due to another Coronavirus outbreak and hope that no further big surprises are install.</p>	
6	<p>Playgroup Report</p> <p>We faced so many challenges last year with the ever changing covid guidance and regulations, but the staff all wanted to try to make everything as normal as possible for the children. Towards the end of the term, we had to make very difficult decisions whether to go ahead with events such as sports day, the leavers play and presentation and party day. When most schools and settings were choosing not to, we decided to go ahead and we were overwhelmed by how supportive the parents were and we are grateful for all of the positive feedback we received. We are seriously hopeful for a less challenging year and we have all returned re-vitalised from the summer holiday ready to embrace the new academic year.</p> <p>The new Early Years foundation stage framework has now been live for about 2 weeks along with all of the supporting documentation. Put most simply, this is the early years curriculum which we have to deliver to all of the children to embed their learning and promote their development in all areas.</p> <p>The staff take part in regular training to ensure we are equipped to deliver this effectively. However, the subscription to our training provider is due to be renewed soon so we will shortly start fundraising activities to cover the cost of this.</p> <p>We are really proud to say OS has been attending a national training programme to support children's communication and language skills. You will probably have heard in the news that speech problems have increased in children during lockdown and we have been fortunate that OS has been able to share all the latest research with us</p>	AC

	<p>and implemented activities in the setting. OS is continuing on the next level this year and we wish her lots of luck.</p> <p>Looking ahead this year our main challenge is going to be recruiting new children which will become a focus area for committee and staff.</p> <p>Just a final comment for me, I would like to say and enormous thankyou to all the staff, committee and parents who have all been so supportive over the last year. If we can deliver as much this year as we did last year as a team then we will have a phenomenal year.</p>	
7	<p>Stay and Play Report</p> <p>Stay and play of course started at a loss as we were closed! This not only impacts financially in terms of contributing money to playgroup but of course also to intake. We have now opened back up so that people can turn up on the day after just 3 people booked for September after being busy before the summer. This seemed to go down well and we have new people already coming after seeing many move on to school.</p>	BH
8	<p>Safeguarding</p> <p>We need to redo suitability forms</p> <p>Any new DBS to be completed.</p> <p>BH to recheck central record up to date with MC.</p>	BH/AC
9	<p>Fundraising</p> <p>We are creating a "Friends of St Catharine's" group for those that can help maybe at events or other times. We hope this will help will events in the future and any other small things that would support us.</p> <p>We have a list of fundraising events each year and really want to have a fundraising co-ordinator within the Friends of St Catharine's team would anyone be interested in it? The team and I would of course work with them as to how we hold events etc and support in all areas. Some of the events we have done previously and when are</p>	AC/BH
10	<p>Staffing</p> <p>Committee – we need to start chatting to the new parents and inviting them to come along and getting involved.</p>	AC/BH and TG
11	<p>AOB</p> <p>None</p>	BH
12	<p>Date of next meeting</p> <p>To be confirmed</p>	BH/AC