JUDY CLARK CHILDCARE

England & Wales · Charity number 1065488

Details

Other names	JUDY CLARK PLAYGROUP (GRIMSBY), JUDY CLARK PLAYGROUP GRIMSBY
Status	Registered
Legal form	Other
Registered	1997-11-04
Register	View on the Charity Commission register

Contact

Address	Judy Clark Childcare West Marsh Children's Centre Macaulay Street Grimsby dn31 2es
Phone	01472326818

Activities

Objects: TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN PRIMARILY UNDER STATUTORY SCHOOL AGE

Activities: providing sessional child care for children aged 2-5 years and out of school care for children aged 3-11 years

Classification

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

Geography

- North East Lincolnshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	-	-	-	-
2024-08-31	-	-	-	-
2023-08-31	-	-	-	-
2022-08-31	£113,030	£132,499	-	-
2021-08-31	£81,346	£139,925	-	-
2020-08-31	£130,977	£116,608	-	-
2019-08-31	£121,450	£135,777	-	-
2018-08-31	£152,298	£148,324	-	-

Trustees

Name	Role	Appointed
Tamsin Nicolson		2019-09-03

Accounts

REGISTERED CHARITY NUMBER: 1065488

REPORT OF THE TRUSTEES AND

UNAUDITED RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2024

JUDY CLARK CHILDCARE

JUDY CLARK CHILDCARE

Trustees' Annual Report (TAR)

Purposes and Aims:

The charity aims to provide sessional childcare for children aged 2-5 years and out-of-school care for children aged 3-11 years.

Principal Funding Sources:

Funding is primarily derived from local government sources, including early years funding and fees for out-of-school clubs and playgroups.

Trustees:

Carol Haller serves as Chair, with Tamsin Nicolson, the Nursery Manager, also acting as a Trustee.

Independent examiner's report

Responsibilities and basis of report

The charity's accounts are prepared and reconciled in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Judy Clark childcare'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.

Plamenna Hargreaves, FMAAT

Your Bookkeeper Services
1 Toothill Gardens,
Grimsby,
DN34 4EP

Date: 12/01/2026

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

ANNUAL ACCOUNTS
1st SEPTEMBER 2023 TO 31s AUGUST 2024

Income

	OOSC/Playgroup Fees		30,388.75
	NELC Funding	66,664.50	
	less overpayments	-1,246.50	
			65,418.00
	Bank Interest		973.51
			96,780.26

Expenditure

	Wages, N.I.,Pension		97,936.07
	Insurance		1,063.96
	NELC Rent & Services		5,124.92
	Training		476.15
	Consumable		2,218.28
	Licences		634.79
	Utilities		576.00
	Professional Services		372.26
	Software License		1,354.32
	Bank Charge		423.83
			110,180.58

Net Loss for the Year -13,400.32

Bank Accounts	Opening Balance		Closing Balance
Interest Account	62,723.56		49,323.24
Main Account	0		0
Bank Balance b/fwd.	62,723.56	Bank Balance c/fwd.	49,323.24
Petty Cash Balance	1.92		1.92

I hereby certify that these accounts are a true and accurate record.

Signed. .... P. Hargreaves Date 12/01/2026

Judy Clark Childcare
Statement ending 31/08/2024

Balance Brought Forwarc £ 62,723.56

INCOME			EXPENDITURE		
		BANK TOTAL			BANK TOTAL
Interest Received	£	973.51	Annual fee / Licences	£	594.79
NELC Funding	£	65,418.00	Consumable / Supplies	£	2,218.28
OOSC/Playgroup Fees	£	30,388.75	Data protection	£	40.00
Fund Rising / Other Income	£	-	Insurance	£	1,063.96
			Fixture and fittings		
			Professional Services - Accountant		
			Professional Services - Payroll	£	201.60
			Professional Services - HR		
			Apprenticeship	£	170.66
			Training	£	476.15
			Rent	£	500.00
			Utilities / Service charge	£	5,200.92
			Wages / NEST	£	3,284.01
			Wages / Net Pay	£	84,266.08
			Wages / Tax	£	10,385.98
			Software License	£	1,354.32
			Bank Charge	£	423.83
			Misc		
TOTAL RECEIPTS	£	96,780.26	TOTAL PAYMENTS	£	110,180.58
GRAND TOTAL	£	49,323.24			

Balance Brought Forward £ 62,723.56

Balance Carried Forward £ 49,323.24

I (we) have obtained all the information and explanations which in my (our) opinion were necessary for the preparation of the accounts.

In my (our) opinion, proper books have been kept and this presents fairly the affairs of Judy Clark Childcare.

Signed JM

Your Bookkeeper Services

Date 12/01/2026

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Main Account
Bank reconilliation at 31st August 2024

Opening balance at start of the financial year	0.00	
	Receipts	Payments
Payments appearing on bank statements		202,184.69
Receipts appearing on bank statements	202,184.69	
Totals in/out on bank statement	202,184.69	202,184.69
Balance as per current bank statement 31/08/2024	0.00	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2024	0.00	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Interest Account
Bank reconilliation at 31st August 2024

Opening balance at start of the financial year	62,723.56	
	Receipts	Payments
Payments appearing on bank statements		106,099.01
Receipts appearing on bank statements	92,698.69	
Totals in/out on bank statement	92,698.69	106,099.01
Balance as per current bank statement 31/08/2024	49,323.24	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2024	49,323.24	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Petty Cash year to 31st August 2024

CREDIT CARD

			Receipts	Payments
Spend for the year				2,319.05

Reimbursements

Main Account		£
Sep	2023	26.65
Oct	2023	332.38
Nov	2023	59.37
Dec	2023	240.73
Jan	2024	331.02
Feb	2024	255.11
Mar	2024	180.22
Apr	2024	192.63
May	2024	82.38
Jun	2024	165.06
Jul	2024	345.36
Aug	2024	108.14
		2,319.05

CASH

		Receipts	Payments
Balance B/Fwd		1.92	
Spend for the year		-	-

Reimbursements

Main Account	£		
		1.92	

Balance C/Fwd 31/08/2024

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Tax Calculation Year to 31st August 2024	
Profit / Loss before tax	-13,400.32
Addition to Profit	0
Disallowable Expenses	110,180.58
	96,780.26
Non Taxable Income	-96,780.26
Tax Liability	0.00

Year-End Accounts Report

The financial year 23/24 ended with a loss of £13,400.32, showing improvement from last year's £30,459.34 loss. This decrease is mainly due to rising costs and reduced funding. Ongoing deficits threaten the charity's sustainability, highlighting the urgent need to stop drawing from the Reserve account at current levels to cover funding gaps. Continued deficits could jeopardise the charity's future operations and stability.

Income Analysis:

Income for 23/24 was similar to 22/23, with a slight decrease of £4,409.05. This decline may be attributed to reduced attendance. Conversely, the charity increased its collection of fees for out-of-school care and playgroup by £988.25 compared to the previous year.

The investment in a new nursery management system has proven beneficial, with expectations of further gains in subsequent years.

Although interest accrued on the Reserve account has increased in line with rising national interest rates, it remains insufficient to significantly boost income.

No additional fundraising activities were conducted during the year.

Expenditure Analysis:

Cost-saving measures in consumables and wages have been implemented, but these savings are insufficient to cover the funding shortfall and collected fees.

Operational costs such as rent, consumables, and utilities account for only 11% of total expenditure.

The charity maintains a minimal expenditure approach, striving to optimise savings wherever possible.

Specific Expense Categories:

- **Annual Fees and Licences:** Includes standard licenses such as MPLC, PPL PRS, Ofsted fees, with slight reductions due to inflation.
- **Consumables:** Savings of £756.29 were achieved, with ongoing efforts to reduce costs.
- **Data Protection:** Covers standard fees and DBS checks.
- **Insurance:** Premiums increased in line with inflation.
- **Fixtures and Fittings:** No expenditure recorded in this category during the year.
- **Professional Services:** Small savings were realised by discontinuing HR support services.
- **Apprenticeship:** A new expense aimed at reducing wage costs through apprenticeship programs, which also generate profit.
- **Training:** Staff received necessary training aligned with their roles.
- **NELC Charges (Utilities, Service Charges, Rent):** Rent remains unchanged; a reduction in service charges was noted due to prior extra costs.
- **Salaries:** Better workload planning and the use of apprentices resulted in savings of £11,282.04.
- **Petty Cash:** No longer used; expenses are paid via credit card.
- **Bank Charges:** Continue to rise with inflation.
- **Miscellaneous:** The charity awaits reimbursement of a personal loan, expected to be reflected in 24/25 accounts.

Overall Recommendations

The charity's Reserve/Saving account balance has been declining sharply for four consecutive years. If this trend persists without an increase in funding or income, the charity risks closure.

It is strongly advised to explore additional paid activities and seek support from other local charities for fundraising efforts.

Engaging active and capable trustees to assist with fundraising and funding research is crucial.

The charity should consider reaching out to local organisations for advice and support.
Due to funding shortages, staff are overstretched, which has negatively impacted administrative quality. Addressing these issues is vital to ensure sustainability and operational efficiency.

Accounts

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

ANNUAL ACCOUNTS
1st SEPTEMBER 2022 TO 31s AUGUST 2023

Income

OOSC/Playgroup Fees		29,400.50	
NELC Funding	72,557.44		
less overpayments	-2,730.39		
Fund Rising / Other Income		534.50	
		69,827.05	
Bank Interest		755.67	
		100,517.72	

Expenditure

Wages, N.I.,Pension		109,218.11	
Insurance		1,015.12	
NELC Rent & Services		9,774.45	
Training		343.35	
Consumable		2,974.57	
Licences		599.06	
Utilities		576.00	
Professional Services		2,741.60	
Software License		1,275.78	
Bank Charge		399.02	
Misc		2,060.00	
		130,977.06	

Net Profit for the Year -30,459.34

Bank Accounts	**Opening Balance**		**Closing Balance**
Interest Account	93,182.90		62,723.56
Main Account	0		0
Bank Balance b/fwd.	93,182.90	**Bank Balance c/fwd.**	62,723.56
Petty Cash Balance	1.92		1.92

I hereby certify that these accounts are a true and accurate record.

Signed. .... P. Hargreaves Date 01/08/2024

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Main Account

Bank reconilliation at 31st August 2023

Opening balance at start of the financial year	0.00	
	Receipts	Payments
Payments appearing on bank statements		228,196.07
Receipts appearing on bank statements	228,196.07	
Totals in/out on bank statement	228,196.07	228,196.07
Balance as per current bank statement 31/08/2023	0.00	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2023	0.00	

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Interest Account

Bank reconilliation at 31st August 2023

Opening balance at start of the financial year	93,182.90	
	Receipts	Payments
Payments appearing on bank statements		125,629.05
Receipts appearing on bank statements	95,169.71	
Totals in/out on bank statement	95,169.71	125,629.05
Balance as per current bank statement 31/08/2023	62,723.56	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2023	62,723.56	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Petty Cash year to 31st August 2023

CREDIT CARD

			Receipts	Payments
	Spend for the year			3,246.24
Reimbursements				
	Main Account	£		
	Sep 2022	267.85		
	Oct 2022	325.75		
	Nov 2022	43.87		
	Dec 2022	551.54		
	Jan 2023	288.14		
	Feb 2023	121.46		
	Mar 2023	468.89		
	Apr 2023	422.54		
	May 2023	257.33		
	Jun 2023	116.34		
	Jul 2023	213.25		
	Aug 2023	169.28		
		3,246.24		

CASH

			Receipts	Payments
Balance B/Fwd			1.92	
	Spend for the year		-	-
Reimbursements				
	Main Account	£		
			1.92	
Balance C/Fwd 31/08/2023				

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Tax Calculation Year to 31st August 2023

Profit / Loss before tax	-30,459.34
Addition to Profit	0
Disallowable Expenses	130,977.06
	100,517.72
Non Taxable Income	-100,517.72
Tax Liability	0.00

Judy Clark Childcare
Statement ending 31/08/2023

Balance Brought Forward

INCOME		BANK TOTAL	**EXPENDITURE**		BANK TOTAL
Interest Received	£	755.67	Annual fee / Licences	£	599.06
NELC Funding	£	69,827.05	Consumable	£	2,974.57
OOSC/Playgroup Fees	£	29,400.50	Data protection	£	126.00
Fund Rising / Other Income	£	534.50	Insurance	£	1,015.12
			Fixture and fittings		
			Professional Services - Accountant	£	710.00
			Professional Services - Payroll	£	585.60
			Professional Services - HR	£	1,320.00
			Training	£	343.35
			Rent	£	500.00
			Utilities / Service charge	£	9,850.45
			Wages / NEST	£	4,829.05
			Wages / Net Pay	£	95,008.55
			Wages / Tax	£	9,380.51
			Software License	£	1,275.78
			Bank Charge	£	399.02
			Misc	£	2,060.00
TOTAL RECEIPTS	£	100,517.72	TOTAL PAYMENTS	£	130,977.06
GRAND TOTAL	£	62,723.56			-

Balance Brought Forward	£	93,182.90	Balance Carried Forward	£	62,723.56

I (we) have obtained all the information and explanations which in my (our) opinion were necessary for the preparation of the accounts.

In my (our) opinion, proper books have been kept and this presents fairly the affairs of Judy Clark Childcare.

Signed

Your Bookkeeper Services

Date

01/08/2024

Year End Accounts Notes

The Charity accounts were produced and reconciled based on the recommended practice applicable to charities in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Year End Accounts Report

The financial year 22/23 ended in a bit of a worse position than 21/22 although savings on expenditure were achieved. The losses incurred by the Charity for the year amounted to £30,459.34 which in comparison to year 21/22 losses is an extra £10,990.23 more. The main reason for these losses was due to the drop on funding. It will be detrimental for the charity not to generate profit in the future years and it is important to stop using the Save/Reserve account at the current levels in order to compensate the lack of funding. If this continues the Charity will be no longer viable.

Income analysis:

There was a major drop on funding and attendance numbers through 22/23 in comparison 21/22. Although the charity successfully managed to collect over £2,000 more in OOSC/Playgroup Fees in comparison to the previous year , the drop of £16,000 in NELC funding overweighed any positive achievement through the year.

The new nursery management system still proves to be a successful investment and hopefully the charity will be able to benefit even better from it in the future years.

The interest accumulated in the Saving / Reserve account has increased in line with the national interest rate but this is still not enough to generate a substantial addition to income.

Additional Fundraising activities were run through the year but the generated income was minimal.

Expenditure analysis:

Successful savings were achieved in consumables and wages but still not enough to match the funding and the collected fees. The rent, consumables and utilities are only 17% of the current expenditure. The charity expenditure has been kept to the minimum and the Charity is doing their best to achieve saving where they can.

Annual fee / Licences

This includes standard MPLC, PPL PRS, Ofsted annual fee and licences charges. Slight increase here but perfectly in line with inflation.

Consumable

The charity made an impressive saving of £3,651.60 in consumable charges this year and hopefully this will continue.

Data protection

Standard fee plus all the DBS checks are included in this line.

Insurance

The yearly charge has increased in line with the cost of living.

Fixture and fittings

No fixture and fittings spent through the year.

Professional Services

Small savings on Professional fees were achieved through the year.

Training

Staff have received the required training in accordance with their responsibilities.

NELC – Utilities/Service charges /Rent

Rent charges are standard and there is no change there.

The service charge cost for 21/22 was paid in 22/23 which created an increase in the cost for the year in comparison with last year.

Salaries

Due to a better planning of the workload a saving of £9,640.55 in salary cost was achieved for the year.

Petty Cash

The Charity does not use Petty Cash anymore, any day to day expenses are paid by a credit card.

Overall recommendations

For a third year on a roll the balance in the Charity's Reserve/Saving accounts is going dramatically down. If the trend continues for another year without any indication of possible increase in funding / income, the charity could be at risk of closure.

I strongly recommend working on various additional paid activities or researching help from other local charities regarding fundraising.

The Charity will also benefit dramatically from additional help from active / competent trustees who can help with fundraising activities and researching possible funding opportunities.

I would recommend the Judy Clark Childcare to reach out to any local charities for advice and help.

The Big Adventure at Judy Clark Childcare

West Marsh Children's Centre, Macaulay Street, Grimsby, DN312ES
Telephone: 01472 326818 Mobile:07544365441
Email: tamsin.nicolson@nelincs.gov.uk

Minutes of AGM

Date: 30th June 2022

Time: 10:am

Attendees :

Carol Haller Chair Person

Tamsin Nicolson Secretary /manager

Jo Taylor deputy manager

Apologies: none

1. **Accounts**
   Carol is concerned as there was quite a loss last year.
   Tamsin to look into why £11,000 was taken back by NE Lincs

2. **Staff**
   Instead of employing more staff, we will increase Kates hours by 2 hours per week and Charlotte by 2.5 per week. This will enable us to take 20 children on a Friday, where as we are currently limited to 16.

   It will still mean staff are having to cover a Friday night club at 2.5 hours overtime each week.

   How are staff working together?
   - **Inside interaction with children is better than outside interaction.**
   - **Staff need to know when to watch, listen and intervene**
   - **Staff need to know how to enhance play without disrupting children's play**
   - **Ofsted don't want to hear staff asking lots of questions, ie what colour is this?**
     - **Need to look at other ways of finding out what children know, such as observing and looking at how they group objects etc.**
   - **Staff will be deployed in their set areas and they need to be interacting with the children, not stood about talking to each other**

Carol will join is for our staff day in September to help support staff with these issues.

3. Committee members
It has always been a struggle to attract committee members.
I have 1 parent I am in the process of signing up. We are doing the DBS ready for an EY2 form.

We will include a committee information letter in with new starter packs.

JUDY CLARK CHILDCARE

England & Wales - Charity number 1065488

Accounts

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

ANNUAL ACCOUNTS
1st SEPTEMBER 2021 TO 31st AUGUST 2022

Income				
	OOSC/Playgroup Fees		27,132.37	
	NELC Funding	85,854.57		
	less overpayments	0.00		
			85,854.57	
	Bank Interest		43.13	
			113,030.07	
Expenditure				
	Wages, N.I.,Pension		118,858.66	
	Insurance		985.86	
	NELC Rent & Services		500.00	
	Training		433.35	
	Fixture and fittings		910.80	
	Consumable		6,626.17	
	Licences		451.14	
	Utilities		576.00	
	Professional Services		3,157.20	
			132,499.18	
Net Profit for the Year				-19,469.11

Bank Accounts	**Opening Balance**		**Closing Balance**
Interest Account	112,652.01		93,182.90
Main Account	0		0
Bank Balance b/fwd.	112,652.01	**Bank Balance c/fwd.**	93,182.90
Petty Cash Balance	1.92		1.92

I hereby certify that these accounts are a true and accurate record.

Signed. .... P. Hargreaves Date 16/06/2023

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Main Account
Bank reconilliation at 31st August 2022

Opening balance at start of the financial year	0.00	
	Receipts	Payments
Payments appearing on bank statements		238,368.19
Receipts appearing on bank statements	238,368.19	
Totals in/out on bank statement	238,368.19	238,368.19
Balance as per current bank statement 31/08/2021	0.00	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2022	0.00	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Interest Account
Bank reconilliation at 31st August 2022

Opening balance at start of the financial year	112,652.01	
	Receipts	Payments
Payments appearing on bank statements		132,499.18
Receipts appearing on bank statements	113,030.07	
Totals in/out on bank statement	113,030.07	132,499.18
Balance as per current bank statement 31/08/2022	93,182.90	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2022	93,182.90	

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

<u>Petty Cash year to 31st August 2022</u>

CREDIT CARD

				Receipts	Payments
	Spend for the year				6,332.69
Reimbursements					
	Main Account		£		
	Sep	2020	184.43		
	Oct	2020	648.62		
	Nov	2020	1,401.47		
	Dec	2020	826.03		
	Jan	2021	984.20		
	Feb	2021	648.50		
	Mar	2021	285.18		
	Apr	2021	372.30		
	May	2021	287.64		
	Jun	2021	237.81		
	Jul	2021	340.13		
	Aug	2021	116.38		
			6,332.69		

CASH

			Receipts	Payments
Balance B/Fwd			1.92	
	Spend for the year		-	-
Reimbursements				
	Main Account	£		
			1.92	
Balance C/Fwd 31/08/2022				

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Tax Calculation Year to 31st August 2022

Profit / Loss before tax	-19,469.11
Addition to Profit	0
Disallowable Expenses	132,499.18
	113,030.07
Non Taxable Income	-113,030.07
Tax Liability	0.00

Judy Clark Childcare
Statement ending 31/08/2022

Balance Brought Forward	**£**	**112,652.01**				
INCOME			**EXPENDITURE**			
		BANK TOTAL				BANK TOTAL
Interest Received	£	43.13	Annual fee / Licences		£	451.14
NELC Funding	£	85,854.57	Consumable		£	6,626.17
OOSC/Playgroup Fees	£	27,132.37	Data protection		£	192.00
			Insurance		£	985.86
			Fixture and fittings		£	910.80
			Professional Services - Accountant		£	750.00
			Professional Services - Payroll		£	763.20
			Professional Services - HR		£	1,452.00
			Training		£	433.35
			Rent		£	500.00
			Utilities / Service charge		£	576.00
			Wages / NEST		£	4,261.61
			Wages / Net Pay		£	101,556.74
			Wages / Tax		£	13,040.31
TOTAL RECEIPTS	£	113,030.07		TOTAL PAYMENTS	£	132,499.18
GRAND TOTAL	£	93,182.90				-
Balance Brought Forward	£	112,652.01	Balance Carried Forward	£ 93,182.90		

I (we) have obtained all the information and explanations which in my (our) opinion were necessary for the preparation of the accounts.

In my (our) opinion, proper books have been kept and this presents fairly the affairs of Judy Clark Childcare.

Signed

Your Bookkeeper Services

Date

16/06/2023

Year End Accounts Notes

The Charity accounts were produced and reconciled based on the provided and requested support documents following standard accountancy practices.

Year End Accounts Report

Financial year 21/22 ended in a considerably better position than 20/21. The losses incurred by the Charity for the year amounted to £19,469.11 which in comparison to the 20/21 loss of £58,578.67 shows impressive improvement in the accounts.

Income analysis:

There is a considerable improvement in the charity's income position. NELC funding and OOSC/Playgroup Fees have increased due to the charity working on fuller capacity. There has been an investment in nursery management software which I believe will help successfully maintain and track fees / records. Although we are observing a positive increase on Income this hasn't yet increased enough to outweigh the current levels of expenditure.

The interest accumulated in the Saving / Reserve account has increased but as the levels in the account are not high enough this increase is not substantial.

TN – I strongly recommend researching additional funding options, fundraising or looking into additional paid activities. Do you have any plans put in place?

We have tried a couple of things such as bake sales and Christmas bags, but they do not prove to be of use, when you take off the cost of ingredients etc, we only made a minimal amount. We need to look at something bigger. We are looking into setting up a go fund me page for outdoor resources, I'm just having a bit of trouble creating the link so people can donate and funds go into the bank but we are trying.

I will get staff together to see if we can come up with any more ideas and have a look at if we can receive any additional funding.

Hopefully the increase in funding rates from September will help, although we are still waiting to hear how much they will be.

Expenditure analysis:

The Expenditure has stayed pretty much at the same level with only £575 increase in comparison to 20/21. The minimum increase is due to certain costs not being invoiced and paid on 21/22 instead received and paid on 22/23.

I will advise the Charity to undertake serious cost review and cost cutting exercise to avoid putting the childcare at risk of closure.

TN – An active Treasury would be of a massive help for the Charity in helping you manage and raise funds. Can you ask the Council or reach out to other local charities for help? You are doing a great job managing the childcare but running the charity as well becomes more like a 2 person jobs.

I will look into where we can get help. We have always struggled to get people to join the committee and support us.

Annual fee / Licences

Standard MPLC, PPL PRS and Ofsted annual fee and licences charges.

Consumable

Consumable charges this year have increased due to the childcare operating in fuller capacity. In addition to this the cost of living has increased dramatically and impacted the figures.

Data protection

Standard fee plus all the DBS checks are included in this line.

Insurance

The yearly charge has increased in line with the cost of living.

Fixture and fittings

This has been kept to the minimum required and has achieved a saving in comparison to last year.

Professional Services

There has been a substantial increase here due to an additional HR service. All the rest of the costs are at their expected levels.

TN – Are you planning to use the HR company on yearly basis or this was one off service?

This is a yearly thing but I have emailed carol about it as this was her suggestion. I'm sure with carol's knowledge, ACAS and general internet searches etc we could do without them. We didn't use anyone before.

Training

Staff have received the required training in accordance with their responsibilities and this has been kept to the minimum in a cost efficient way.

NELC – Utilities/Service charges /Rent

Rent charges are standard and there is no change there.

No service charges have been received or paid this year. The cost for 21/22 was paid in 22/23 year accounts.

Salaries

The overall increase in salary cost for 21/22 is only £3,032.75 which is less than expected considering the increase in cost of living.

Petty Cash

The Charity does not use Petty Cash anymore, any day to day expenses are paid by a credit card.

Overall recommendations

For a second year on a roll the balance in the Charity's Reserve/Saving accounts is going dramatically down. If the trend continues for another year without a serious potential for dramatic changes, this will put the charity at risk of closure.

I strongly recommend working on various additional paid activities or researching help from other local charities regarding fundraising.

The Charity will also benefit dramatically from free additional help from active / competent trustees who can help monitor the cost and assist with fundraising. Again, reach out to any local charities for advice and help.

JUDY CLARK CHILDCARE

England & Wales - Charity number 1065488

Accounts

Year End Accounts Notes

The Charity accounts were produced and reconciled based on the provided and requested support documents following standard accountancy practices.

Overall 20/21 financial year was much harder then 19/20 as expected. The losses for the Year incurred by the Charity amounted to £58,578.67.

Income analysis:

The Charity has experienced another difficult year with a drop in OOSC/Playgroup Fees of £6,384.67 in addition to the last year drop of £14,909.99. NELC funding has also reduced with £28,079.25. This is all due to the limit number capacity of children throughout the year.

The Charity didn't manage to accumulate in addition much interest again due to the diminution balance in the Saving / Reserve account.

TN – Do we have a plan to reverse this down trend on fees and funding?

Funding was down due to having to limit the number of children we could take due to staff leaving and struggling to find suitable replacements. Hopefully this will be better as we can now take more children.

Also we are looking into the hours better when we replace staff, and how we can reduce wage bill.

We are also going to be doing fundraising activities to help cover costs of resources etc.

Expenditure analysis:

Annual fee / Licences

Standard MPLC and PPL PRS charges.

Consumable

Due to the better analyse of cost the Charity has a positive drop of £1,023.04 in Consumable compare to last year figure.

Data protection

Standard fee.

Insurance

Same as last year, no changes.

Fixture and fittings

The Charity has invested in required for the setting fixture and fittings.

Professional Services

The increase in cost here is due to couple of outstanding invoices for payroll services from prior years.

Training

Staffs have received the required training in accordance with their responsibilities.

NELC – Utilities/Service charges /Rent

Rent charges are standard and there is no change there.

In addition to this year Service charge invoice the Charity had to pay a prior year one as well hence the increase in cost here.

Salaries

There is overall increase of £13,084.32 to the yearly salary plus on cost.

Petty Cash

The Charity do not use anymore Petty Cash, any day to day expenses are paid by a credit card.

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

ANNUAL ACCOUNTS
1st SEPTEMBER 2020 TO 31s AUGUST 2021

Income

	OOSC/Playgroup Fees		12,767.80
	NELC Funding	71,722.35	
	less overpayments	-3,157.65	
			68,564.70
	Bank Interest		13.80
			81,346.30

Expenditure

	Wages, N.I.,Pension	115,825.91
	Insurance	779.09
	NELC Rent & Services	13,056.68
	Training	1,097.10
	Fixture and fittings	3,070.72
	Consumable	3,602.64
	Licences	224.83
	Utilities	576.00
	Professional Services	1,692.00
		139,924.97

Net Profit for the Year -58,578.67

Bank Accounts	**Opening Balance**		**Closing Balance**
Interest Account	171,230.68		112,652.01
Main Account	0		0
Bank Balance b/fwd.	171,230.68	**Bank Balance c/fwd.**	112,652.01
Petty Cash Balance	1.92		1.92

I hereby certify that these accounts are a true and accurate record.

Signed. .... P. Hargreaves Date 01/04/2022

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Tax Calculation Year to 31st August 2021

Profit / Loss before tax	-58,578.67
Addition to Profit	0
Disallowable Expenses	139,924.97
	81,346.30
Non Taxable Income	-81,346.30
Tax Liability	0.00

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Petty Cash year to 31st August 2021

CREDIT CARD

			Receipts	Payments
	Spend for the year			5,451.58
Reimbursements				
	Main Account	£		
	Sep 2020	18.24		
	Oct 2020	43.66		
	Nov 2020	724.13		
	Dec 2020	604.10		
	Jan 2021	113.18		
	Feb 2021	522.57		
	Mar 2021	149.21		
	Apr 2021	761.85		
	May 2021	996.42		
	Jun 2021	293.61		
	Jul 2021	444.62		
	Aug 2021	779.99		
		5,451.58		

CASH

			Receipts	Payments
Balance B/Fwd			1.92	
	Spend for the year		-	-
Reimbursements				
	Main Account	£		
			1.92	
Balance C/Fwd 31/08/2021				

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Main Account
Bank reconilliation at 31st August 2021

Opening balance at start of the financial year	0.00	
	Receipts	Payments
Payments appearing on bank statements		224,189.33
Receipts appearing on bank statements	224,189.33	
Totals in/out on bank statement	224,189.33	224,189.33
Balance as per current bank statement 31/08/2020	0.00	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2021	0.00	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Interest Account
Bank reconilliation at 31st August 2021

Opening balance at start of the financial year	171,230.68	
	Receipts	Payments
Payments appearing on bank statements		139,699.18
Receipts appearing on bank statements	81,120.51	
Totals in/out on bank statement	81,120.51	139,699.18
Balance as per current bank statement 31/08/2021	112,652.01	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2021	112,652.01	

Year End Accounts Notes

The Charity accounts were produced and reconciled based on the provided and requested support documents following standard accountancy practices.

Overall 20/21 financial year was much harder then 19/20 as expected. The losses for the Year incurred by the Charity amounted to £58,578.67.

Income analysis:

The Charity has experienced another difficult year with a drop in OOSC/Playgroup Fees of £6,384.67 in addition to the last year drop of £14,909.99. NELC funding has also reduced with £28,079.25. This is all due to the limit number capacity of children throughout the year.

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Also we are looking into the hours better when we replace staff, and how we can reduce wage bill.

We are also going to be doing fundraising activities to help cover costs of resources etc.

Expenditure analysis:

Annual fee / Licences

Standard MPLC and PPL PRS charges.

Consumable

Due to the better analyse of cost the Charity has a positive drop of £1,023.04 in Consumable compare to last year figure.

Data protection

Standard fee.

Insurance

Same as last year, no changes.

Fixture and fittings

The Charity has invested in required for the setting fixture and fittings.

Professional Services

The increase in cost here is due to couple of outstanding invoices for payroll services from prior years.

Training

Staffs have received the required training in accordance with their responsibilities.

NELC – Utilities/Service charges /Rent

Rent charges are standard and there is no change there.

In addition to this year Service charge invoice the Charity had to pay a prior year one as well hence the increase in cost here.

Salaries

There is overall increase of £13,084.32 to the yearly salary plus on cost.

Petty Cash

The Charity do not use anymore Petty Cash, any day to day expenses are paid by a credit card.

JUDY CLARK CHILDCARE

England & Wales - Charity number 1065488

Accounts

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

ANNUAL ACCOUNTS
1st SEPTEMBER 2019 TO 31s AUGUST 2020

Income

OOSC/Playgroup Fees		19,152.47
NELC Funding	97,093.95	
less overpayments	-450.00	
		96,643.95
JRS GRANT		14,776.84
Bank Interest		404.06
		130,977.32

Expenditure

Wages, N.I.,Pension	102,741.59
Insurance	779.09
Rent & Services	6,786.53
Training	35.00
Bad Debt Collection	318.70
Resources	392.92
Sundry expenses	27.00
General Bills	4,625.68
Licences	220.00
Utilities	576.00
Professional Services	105.39
	116,607.90

Net Profit for the Year 14,369.42

Bank Accounts	**Opening Balance**		**Closing Balance**
Interest Account	156,861.26		171,230.68
Main Account	0		0
Bank Balance b/fwd.	156,861.26	**Bank Balance c/fwd.**	171,230.68
Petty Cash Balance	50.37		1.92

I hereby certify that these accounts are a true and accurate record.

Signed. .... P. Hargreaves Date 01/06/2021

Judy Clark Childcare
Statement ending 31/08/2020

Balance Brought Forward £156,861.26

INCOME	CASH	BANK	TOTAL
Interest Received		£404.06	£404.06
JRS GRANT		£14,776.84	£14,776.84
NELC Funding		£96,643.95	£96,643.95
OOSC/Playgroup Fees		£19,152.47	£19,152.47

EXPENDITURE	CASH	BANK	TOTAL
Annual fee / Licences		£220.00	£220.00
Bills - General		£4,625.68	£4,625.68
Debt collector		£318.70	£318.70
Insurance		£779.09	£779.09
Payroll		£105.39	£105.39
Petty Cash		£27.00	£27.00
Resources		£392.92	£392.92
Training		£35.00	£35.00
Utilities		£576.00	£576.00
Utilities / Service charge		£6,786.53	£6,786.53
Wages / NEST		£3,519.78	£3,519.78
Wages / Net Pay		£88,635.53	£88,635.53
Wages / Tax		£10,586.28	£10,586.28

TOTAL RECEIPTS £130,977.32

TOTAL PAYMENTS £116,607.90

GRAND TOTAL £171,230.68

-

Balance Brought Forward £156,861.26 Balance Carried Forward £171,230.68

I (we) have obtained all the information and explanations which in my (our) opinion were necessary for the preparation of the accounts.

In my (our) opinion, proper books have been kept and this presents fairly the affairs of Judy Clark Childcare.

Signed

Your Bookkeeper Services

Date

01/06/2021

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Main Account
Bank reconilliation at 31st August 2020

Opening balance at start of the financial year	0.00	
	Receipts	Payments
Payments appearing on bank statements		245,028.71
Receipts appearing on bank statements	245,028.71	
Totals in/out on bank statement	245,028.71	245,028.71
Balance as per current bank statement 31/08/2020	0.00	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2020	0.00	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Interest Account
Bank reconilliation at 31st August 2020

Opening balance at start of the financial year	156,861.26	
	Receipts	Payments
Payments appearing on bank statements		114,005.45
Receipts appearing on bank statements	128,374.87	
Totals in/out on bank statement	128,374.87	114,005.45
Balance as per current bank statement 31/08/2020	171,230.68	
Less cheques paid out not yet on the statement	0.00	
Add amounts paid in not yet on the statement	0.00	
True bank balance at 31st August 2020	171,230.68	

JUDY CLARK CHILDCARE
(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Petty Cash year to 31st August 2020

CREDIT CARD

				Receipts	Payments
Balance B/Fwd					
	Spend for the year				4,625.68
Reimbursements					
	Main Account		£		
	Sep	2019	56.40		
	Oct	2019	203.16		
	Nov	2019	189.60		
	Dec	2019	974.26		
	Jan	2020	597.02		
	Feb	2020	233.36		
	Mar	2020	455.63		
	Apr	2020	321.67		
	May	2020	90.09		
	Jun	2020	475.27		
	Jul	2020	573.33		
	Aug	2020	455.89		
			4,625.68		
Balance C/Fwd 31/08/2020					

CASH

			Receipts	Payments
Balance B/Fwd			50.37	
	Spend for the year			48.45
Reimbursements				
	Main Account	£		
			1.92	
Balance C/Fwd 31/08/2020				

JUDY CLARK CHILDCARE

(INCORPORATING MACULAY OUT OF SCHOOL CLUB)

Tax Calculation Year to 31st August 2020

Profit / Loss before tax	14,369.42
Addition to Profit	0
Disallowable Expenses	116,607.90
	130,977.32
Non Taxable Income	-130,977.32
Tax Liability	0.00

Accounts Notes

Reconciliation of the both bank accounts were produced based on the statements provided and the requested support documentations.

Overall 19/20 financial year was much more positive the 18/19. The charity achieved a profit of £14,369.42 in the year which considering Covid-19 lockdown it is remarkable.

Income analysis:

A drop of £14,909.99 in the OOSC/Playgroup Fees was observed due to Covid-19 lockdowns but the increase in funding and the successful application for the JRS grant covered that loss.

Expenditure analysis:

Debt collector

Drop in the Debt collection cost.

Insurance

Insurance cost has increased slightly but this is expected.

Petty cash

Not much spent on Petty cash due to the use of Credit card, lockdowns and arranging new signatories towards the end of the year.

Resources

Drop in resource cost due to lockdowns and perhaps the slightly different approach on analysing the data from the previous accountant.

Training

Drop in training cost.

Utilities – Broadband

No change in the cost.

NELC – Utilities/Service charges /Rent

Two service charge invoices were paid during 19/20 which gave the impression of an increase in the cost but actually one was covering the period of 01/10/2018 – 31/03/2019 and the other one was covering the period 01/04/2019 – 31/03/2020.

Pension

Slightly increase in the pension cost but this is expected.

Wages

Drop in salary cost due to Covid-19 lockdown.

General bills

The increase in general bills is due to allocating all the credit card transactions to this category. Due to not receiving credit card statements, we are unable to reconcile and analyse the spent properly although invoices and receipts were provided. As explained previously, we find this situation as a higher risk and we strongly recommend you to resolve this issue to prevent risk of fraud / theft.

Payroll

Only one small payment during the year.