

**St Cuthbert's Pre-School Playgroup  
(Churchtown)**

**Annual Report  
For the Year Ended  
31<sup>st</sup> August 2025**

**Registered Charity No. 1085385**

## **St Cuthbert's Pre-School Playgroup (Churchtown)**

Registered Charity No 1085385

Trustees' Report for the year ending 31<sup>st</sup> August 2025

The Pre-School Playgroup is recognised as an important part of the outreach from the Church of St Cuthbert, North Meols and has been in operation at St Cuthbert's for over 30 years. It became a registered charity in March 2001 with its operation being entrusted to Trustees from 1<sup>st</sup> September 2000.

Mr S J Evans (Chairperson)

Mr P Howard (Treasurer)

Rev K J R Clarke

Mrs J Broadbent

Mrs D Lavery

Mr G Malins

**Manager:**

Mrs M Wignall

**Bankers :** NatWest, Southport

**Accountants :** Mayfair Associates, 21A Hoghton St, Southport PR9 0NS

### **Objectives of Charity**

To enhance the development and education of children under statutory school age, by offering appropriate teaching programmes recommended by Ofsted and providing play facilities to all children regardless of race, culture, religion or means.

### **Review of Activities and Achievements**

During the year 2024/2025 the Pre-School has continued to be as popular as ever with parents in the local area, providing high quality Early Years education and care for 2 to 5 year olds .

During the Autumn Term the numbers attending were good, with the children enjoying outings to the local Botanic Gardens park and all our usual Christmas activities, including a Nativity/Concert and a visit from Father Christmas. As a group we raised over £600 for the Children in Need Appeal.

At the start of the Spring Term we had an OFSTED inspection resulting in a judgement of "Outstanding".

In the Spring Term the number of children attending the setting increased which meant we were full with several children on the waiting list. We also held a "stay and play session" during which parents/carers joined their children for the afternoon.

In the Summer Term we, once again, invited parents/carers to join us for our Annual Sports Day and Pre-School Café, both of which were a great success. Also, during the Summer Term the Pre-School funded an outing for the older children and staff to Windmill Farm. A lovely day was had by everyone.

Staffing levels continue to be above those required by Ofsted leading to positive outcomes for all children attending St Cuthbert's Pre-school.

We have continued to maintain close links with St Cuthbert's Church, visiting the Church at Christmas and for our Leavers Service in the Church.

The ongoing efforts of the hardworking staff team to keep the children safe and engaged reflects in the enjoyable atmosphere always evident at the pre-school and verified by the excellent Ofsted Report.

## Financial Assessment

The Trustees are made aware of the financial position of the charity with updated statements of accounts at committee meetings. Our Accountants produce Income & Expenditure Analysis at each Term end.

The Income and Expenditure Accounts to 31 August 2025 evidence Total Income @ £198,406 compared to previous year @ £182,406. This is mainly due to general increase in numbers of children attending. Each term shows healthy level of Turnover with good growth in Fees/Funding. On the Expenditure side, this amounted to £199,584 which was substantially up c£14K on previous year outgoings of £175,912. Whilst there was a number of inflationary increases, the main increases were due to additional circa £11K wages/salaries & Pension Contributions. However, during the year major security improvements were implemented both internally and externally at a "one-off" cost of £7,825.

The net result shows a Deficit for the year @ £ 1,178 ( £6,493 Surplus in 2024) in the Income and Expenditure Statement to 31 August 2025. The Trustees gave approval for the "one-off" additional security expenditure and are satisfied that close control of the finances is uppermost in Management and trustees strategy.

From the Balance Sheet at 31 August 2025, net assets/total reserves have marginally reduced to £201,407 (£202,585 in 2024). However, they remain strong.

## Reserves

The Trustees are of the opinion that reserves are adequate to meet the ongoing needs of the Charity in current circumstances. Funds are lodged with NatWest Bank plc in current and reserve accounts.

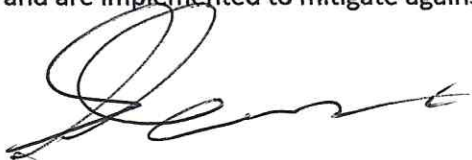
## Policies

Policies and organisational structure of the Charity are determined by the Trustees who delegate powers of day to day operation to Mrs Margaret Wignall, as Pre-School Manager. To assist achieving the objectives of the Pre-School, qualified personnel are employed and staff training is encouraged to ensure that we meet guidelines and work to best practice.

As part of our policy, we are constantly reviewing the need to look at the best use of surplus funds for the benefit of the children's education needs.

## Risk Assessment

Risk assessment is carried out to meet the requirements of Ofsted and to follow the guidelines of the Pre-School Learning Alliance Insurance Scheme. Trustees are satisfied that sufficient Policies and Procedures exist and are implemented to mitigate against operational risks.



Signed:

S J Evans,

Chairperson

on behalf of Trustees of St Pre-School Playgroup

Dated: 22 January 2026





**Section A**

**Independent Examiner's Report**

**Report to the  
trustees/members of**

Charity Name

St Cuthbert's Pre-School Playgroup (Churchtown)

**On accounts for the year  
ended**

31 August 2025

**Charity no  
(if any)**

1085385

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2025.

**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 ("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 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.

**Signed:**

**Date:**

22/01/2026

**Name:**

T J Wright

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

BA (Hons), FCCA

**Address:**

Mayfair Associates, 21a Hoghton Street, Southport, PR9 0NS



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Cuthbert's Pre-School Playgroup  
(Churchtown)

1085385

CC16a

## Receipts and payments accounts

For the period  
from

01/09/2024

To

31/08/2025

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Fees - Pre-School	-	173,715	-	173,715	170,599
SEN Funding	-	13,865	-	13,865	-
EYPP Funding	-	350	-	350	473
Snack Money	-	2,914	-	2,914	3,176
Parties	-	183	-	183	221
Coffee Morning/ Cafe	-	230	-	230	293
Goods for resale - sweatshirts	-	235	-	235	312
Goods for resale - book bags	-	33	-	33	14
Photo sales commission	-	49	-	49	53
Disability Access Fund	-	1,820	-	1,820	881
Bank Interest	-	1,376	-	1,376	1,679
Outings	-	-	-	-	50
Grants	-	3,636	-	3,636	3,396
EYPDP Funding	-	-	-	-	1,260
<b>Sub total (Gross income for AR)</b>	-	198,406	-	198,406	182,407
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	198,406	-	198,406	182,407
<b>A3 Payments</b>					
Wages - Pre-School	-	140,056	-	140,056	124,737
Wages - SEN Support	-	5,458	-	5,458	329
Pension cost	-	7,517	-	7,517	6,322
EYPP	-	-	-	-	-
Rent	-	16,002	-	16,002	16,000
General Expenses	-	1,328	-	1,328	1,680
Repairs & Sundries	-	654	-	654	549
Accountancy Fees	-	3,272	-	3,272	3,567
Office Consumables	-	651	-	651	820
Cleaning & Toiletries	-	1,044	-	1,044	1,203
Staff Refreshments	-	61	-	61	48
Childrens Refreshments	-	1,705	-	1,705	1,886
Play Equipment - consumables	-	816	-	816	492
Play Equipment - toys, books etc	-	965	-	965	5,639
Pianist	-	385	-	385	670
Parties	-	61	-	61	113
Coffee Morning / Café	-	161	-	161	174
Outings	-	230	-	230	2,103
Telephone & Wifi Expenses	-	395	-	395	402
Goods for Resale - sweatshirts	-	258	-	258	312
Goods for Resale - book bags	-	-	-	-	-
Insurance	-	1,560	-	1,560	1,253
Subscriptions	-	205	-	205	260
Website / IT	-	281	-	281	281
Donations	-	-	-	-	-
Staff Training	-	641	-	641	534
Staff Meetings	-	-	-	-	-
Increased security costs	-	7,825	-	7,825	-
Support grant expenditure	-	4,053	-	4,053	2,258
Heat and light contribution	-	4,000	-	4,000	4,000
Casual work	-	-	-	-	281
<b>Sub total</b>	-	199,584	-	199,584	175,913

R&P Accounts

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
<i>Sub total</i>	-	-	-	-	-
<i>Total payments</i>	-	199,584	-	199,584	175,913
<i>Net of receipts/(payments)</i>	-	- 1,178	-	- 1,178	6,494
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	202,585	-	202,585	196,092
<i>Cash funds this year end</i>	-	201,407	-	201,407	202,586



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank Current Account	-	90,956	-
	Bank Reserve Account	-	110,253	-
	Petty Cash	-	198	-
	<b>Total cash funds</b>	-	201,407	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	P Howard	Mr P Howard	22/01/2026	

# ST CUTHBERT'S PRE-SCHOOL PLAYGROUP (CHURCHTOWN)

## Balance Sheet as at 31 August 2025

31/08/2024 £		31/08/2025 £
	<b>Current Assets</b>	
1,261.35	Debtor Overpaid Salaries	661.35
84,426.52	Bank Current Account	90,294.65
116,702.45	Bank Reserve Account	110,252.89
195.35	Petty Cash	198.38
<u>202,585.67</u>	<b>Total Current Assets</b>	<u>201,407.27</u>
	<b>Current Liabilities</b>	
-	Deferred Income	-
-	Unspent Grant	-
-	PAYE & NI Liability	-
<u>-</u>	<b>Total Current Liabilities</b>	<u>-</u>
<u>202,585.67</u>	<b>Net Assets</b>	<u>201,407.27</u>
	<b>Reserves</b>	
196,092.00	Starting balances	202,585.67
6,493.67	Surplus/(Deficit)	-1,178.40
<u>202,585.67</u>	<b>Total Reserves</b>	<u>201,407.27</u>



**ST CUTHBERT'S PRE-SCHOOL PLAYGROUP (CHURCHTOWN)**  
**REGISTERED CHARITY NUMBER 1085385**

Year 2023/2024			Autumn 2024	Spring 2025	Summer 2025	Year 2024/2025
	Income		£	£	£	
170,599.25	R1	Fees - Pre-school	63,601.41	47,413.49	62,700.48	173,715.38
-	R2	SEN Funding	624.00	8,260.20	4,981.08	13,865.28
472.92	R3	EYPP Funding	142.80	112.20	95.00	350.00
3,175.80	R4	Snack Money	1,015.95	995.64	902.36	2,913.95
-	R5	Staff Training				-
-	R6	Donations				-
-	R7	Christmas Party				-
292.95	R8	Coffee Morning / Café			229.80	229.80
50.00	R9	Outings				-
220.50	R10	Parties	183.00			183.00
-	R11	Summer Fayre				-
-	R12	Photocopying (third party)				-
311.50	R13	Goods for Resale - sweatshirts	235.00			235.00
14.00	R14	Goods for Resale - book bags		33.00		33.00
-	R15	BBC Children in Need				-
881.00	R16	Disability Access Fund	1,820.00			1,820.00
1,678.95	R17	Bank Interest	526.94	344.74	504.56	1,376.24
-	R18	Challenger Sports				-
-	R19	Coronavirus Support				-
-	R20	Rent Rebate Covid				-
520.00	R21	Wellbeing Grant				-
1,736.26	R22	Support Grant				-
1,140.00	R23	Staff Training Grant				-
53.50	R24	Photo Sales Commission			48.92	48.92
1,260.00	R25	EYPDP Funding				-
	R26	Ready to Learn Grant			2,688.00	2,688.00
	R27	Expansion Grant			947.67	947.67
<b>182,406.63</b>		<b>Total Income</b>	<b>68,149.10</b>	<b>57,159.27</b>	<b>73,097.87</b>	<b>198,406.24</b>
124,737.01	C1	Wages - Pre-school	47,399.24	33,153.90	59,502.77	140,055.91
328.80	C1a	Wages - SEN Support	1,337.12	1,753.60	2,367.36	5,458.08
-	C1b	Wages - Administrator				-
6,322.19	C1c	Pension costs	2,253.54	1,834.20	3,429.11	7,516.85
16,000.00	C2	Rent	5,334.00	5,334.00	5,334.00	16,002.00
1,679.80	C3	General Expenses	656.88	650.13	21.00	1,328.01
549.48	C4	Repairs & Sundries	305.29	54.36	293.89	653.54
3,567.00	C5	Accountancy Fees	1,593.00		1,678.50	3,271.50
820.14	C6	Office Consumables	236.64	235.09	179.18	650.91
1,202.71	C7	Cleaning & Toiletries	360.09	326.83	356.80	1,043.72
48.56	C8	Staff Refreshments	19.54	11.50	30.34	61.38
1,885.86	C9	Childrens Refreshments	623.63	546.28	535.19	1,705.10
492.40	C10	Play Equipment - consumables	221.07	342.07	252.55	815.69
5,639.28	C11	Play Equipment - toys, books etc	919.71	45.10		964.81
670.00	C12	Pianist	145.00	110.00	130.00	385.00
112.58	C13	Parties	61.00			61.00
173.71	C14	Coffee Morning / Café			161.26	161.26
2,103.22	C15	Outings				-
-	C16	Travel Expenses				-
402.27	C17	Telephone & Wifi Expenses	99.27	127.46	168.35	395.08
311.50	C18	Goods for Resale - sweatshirts	258.50			258.50
-	C19	Goods for Resale - book bags				-
1,253.42	C20	Insurance		1,559.86		1,559.86
260.10	C21	Subscriptions	154.87	50.00		204.87
280.80	C22	Website / IT	93.60	70.20	117.00	280.80
-	C23	Donations				-
533.60	C24	Staff Training	437.32	204.50		641.82
-	C25	Staff Meetings				-
1,737.54	C26	Support Grant Expenditure			230.10	230.10
4,000.00	C27	Heat and Light Contribution	2,000.00	2,000.00		4,000.00
-	C28	Disability Access Fund			881.00	881.00
-	C29	SEN Support				-
-	C30	Bank Charges				-
-	C31	Increased Security Cost	7,825.80			7,825.80
-	C32	Platinum Jubilee				-
-	C33	Rose Queen				-
520.37	C34	Staff Night Out - Wellbeing Grant				-
280.62	C35	Casual Work				-
	C40	Ready to Learn Costs			2,344.05	2,344.05
	C41	Expansion Grant Costs			828.00	828.00
<b>175,912.96</b>		<b>Total Expenses</b>	<b>72,335.11</b>	<b>48,409.08</b>	<b>78,840.45</b>	<b>199,584.64</b>
<b>£6,493.67</b>		<b>Surplus/(Deficit)</b>	<b>(£4,186.01)</b>	<b>£8,750.19</b>	<b>(£5,742.58)</b>	<b>(£1,178.40)</b>