

Trustees' Annual Report for the period

Period start date				Period end date			
From	01	Sep	2024	To	31	Aug	2025

Section A Reference and administration details

Charity name The Garden Preschool

Other names charity is known by 1097404

Registered charity number (if any)

Charity's principal address Western Terrace

Falmouth

Cornwall

Postcode

TR11 4QJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kathy Mount	Chair		
2	Lynn Oakes	Secretary		
3	Glyn Lumley	Treasurer		
4	Ingram Bright			
5	Janet Lumley			
6	Linda Coles			
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17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Address

Section A	From	01 Sep 2024	To	31 Aug 2025
Section A	Police line and			
	City name The Garden			

Emma Munden (Manager)

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

3	Glyn Lumley	Treasurer
4	Ingemar Bright	
5	Janet Lumley	
6	Linda Coles	
7		
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11		
12		
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14		
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16		

Summary of the objects of the charity set out in its governing document

The advancement of the education (including spiritual development) of children below compulsory school age.

The provision of facilities for recreation for such children in the interest of social welfare and with the object of improving their conditions of life.

Providing for any children, without discrimination by reason of the child's religious persuasion, racial origin, cultural, linguistic background, means or ability, a safe and satisfying Pre-school in a Christian environment.

The Garden Preschool is normally open five days each week during term times and is staffed by well-qualified people.

The Pebbles Parent and Toddler Group opens on Monday and Tuesday mornings each week during term times and is staffed by one of our Early Years Practitioners supported by a group of volunteers. Also, there is a monthly Dad's Pebbles for male carers and their children.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

During this year our staffing levels have remained stable with one main change of one member of staff, who was the SENCO, resigning. Her position was filled by other members of staff.

Our main fund raising was focussed upon replacing the all-weather surface outside, with a new resin crumb surface. One main fund-raising event was carried out by the husband of a staff member, whose child attended the Preschool, completing a marathon with a Little Tikes car strapped to his back! This work was completed in October.

Despite national trends, we have remained financially viable, with numbers attending the Preschool remaining fairly constant.

The Parent and Toddler group, Pebbles, has continued to run with 2 paid supervisors and many volunteers. This continues to remain popular in the community. A monthly session of Pebbles has been added on a Saturday, for male carers, supported by the men in the church. This saw an increase in numbers as the year progressed and more in the community became aware of this session.

Section E

Financial review

Brief statement of the charity's policy on reserves

The reserves that we plan to set aside will provide financial stability and the means for the development of our principal activity.

We intend to work towards maintaining our reserves at a level which is at least equivalent to three months of income.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

These accounts show a deficit of £13,444. However, this needs to be read in the context of our 2023-2024 accounts, which included Council funding received in August 2024, but spent in the Autumn Term, amounting to £17762. The surplus for the year, once adjusted by this amount, would have been £4318.

The Restricted Fund reflects payments and grants we have received to support our children with special education needs and/or living in a deprived area. Admission Charges relate to income from our Pebbles Parent and Toddler Group.

We continue to be an accredited Living Wage Employer. The UK Real Living Wage increased to £12.60ph (+5%) – cf National Living Wage £12.21ph.

Against this background, we are satisfied with the financial outcome for this year.

Section F

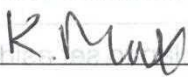
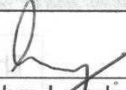
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kathy Mount	Glyn Lumley ACIB
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date 26 January 2026

Further financial review details (Optional information)

- You may choose to include additional information, where relevant about:
- the charity's principal sources of funds (including any fundraising);
 - how expenditure has supported the key objectives of the charity;
 - investment policy and objectives including any ethical investment policy adopted.

These accounts show a deficit of £13,444. However, this needs to be read in the context of our 2023-2024 accounts, which included Council funding received in August 2024, but spent in the Autumn Term, amounting to £17,762. The surplus for the year, once adjusted by this amount, would have been £4,318.

The Restricted Fund reflects payments and grants we have received to support our children with special education needs and/or living in a deprived area. Admission Charges relate to income from our Pepples Parent and Toddler Group.

We continue to be an accredited Living Wage Employer. The UK Real Living Wage increased to £12.60ph (+8%) - of National Living Wage £12.51ph.

Against this background, we are satisfied with the financial outcome for this year.

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Garden Preschool Falmouth

No (if any)
1097404

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1st September 2024		31 August 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 £
A1 Receipts					
Council Funding	94,743	1,654	-	96,397	107,909
Invoiced Funding	20,427	-	-	20,427	43,759
Admission Charge	5,449	-	-	5,449	4,568
Fundraising	6,526	-	-	6,526	372
Donations	2,880	-	-	2,880	1,775
Gift Aid	98	-	-	98	230
Grants	266	-	-	266	755
Interest Received	276	-	-	276	133
Other	1,020	-	-	1,020	1,064
Sub total (Gross income for AR)	131,685	1,654	-	133,339	160,565
A2 Asset and Investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	131,685	1,654	-	133,339	160,565
A3 Payments					
Salaries and NI	118,103	1,087	-	119,190	118,098
Cleaning	5,035	-	-	5,035	4,165
Payroll Administration	325	-	-	325	282
Rent	3,000	-	-	3,000	2,750
Pension contributions	3,634	-	-	3,634	4,271
Insurance	1,068	-	-	1,068	624
Training	1,086	-	-	1,086	1,342
Therapy and Equipment	-	522	-	522	586
Cost of Fundraising	142	-	-	142	63
Food and Consumables	1,508	-	-	1,508	1,312
Other	11,238	45	-	11,283	5,932
Sub total	145,139	1,654	-	146,793	139,425
A4 Asset and Investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	145,139	1,654	-	146,793	139,425
Net of receipts/(payments)	- 13,454	-	-	- 13,454	21,140
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	33,925	-	-	33,925	12,785
Cash funds this year end	20,471	-	-	20,471	33,925

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 £
B1 Cash funds	Lloyds Bank Current	8,212		
	CCLA Deposit Fund	12,259	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	20,471	-	-
B2 Other monetary assets				
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use				
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities				
			-	-
			-	-
			-	-
			-	-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

K. Mount

Kathy Mount (Chair)

26th January 2026

Glyn Lumley ACIB (Treasurer)

26th January 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

THE GARDEN PRE-SCHOOL

On accounts for the year
ended

31 AUGUST 2025

Charity no
(if any)

1097404

Set out on pages

1 - 2

(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:

Date:

16/02/26

Name:

DAVID SYLVESTER CLIFTON

Relevant professional
qualification(s) or body

FCA

(if any):

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Address:

TREWANDREVA MILL	
CONSTANTINE	FALMOUTH
CORNWALL	TR11 5QD

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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