

High Cross Playgroup – Trustees Report

Year Ending 31 March 2025

Introduction

This Trustees' Annual Report and the independently examined accounts have been prepared for the year ending 31 March 2025 in accordance with the charity's governing document, the Charities Act 2011 (as amended), and the Statement of Recommended Practice (SORP 2005) – Accounting and Reporting by Charities.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit while carrying out their duties.

Aims and objectives

High Cross Playgroup is a charity providing safe, nurturing, and educational sessional and full-day childcare for children aged two to five within our local community.

Our aims are to:

- Offer affordable childcare in an inclusive, equal-opportunities environment.
- Support children's early learning and development, preparing them for school.
- Work in partnership with families to help children achieve their full potential.
- Facilitate access to additional services where extra support is identified.

Structure and Governance

The charity operates as an unincorporated association governed by a written constitution. Trustees have overall responsibility for the management and strategic direction of the organisation. Prospective trustees undergo DBS and Ofsted vetting before appointment.

Trustees work closely with the staff team and an elected management committee, which has delegated responsibility for ensuring the group meets its statutory requirements.

Year in summary

Despite increased promotional activity, new enrolments have not risen as expected. Feedback indicates that changing working patterns, increased financial pressures, and demand for longer childcare sessions have influenced families accessing childcare services.

We continue to provide support to families, including signposting to external agencies where needed. The integration of ESOL (English as a Second Language) families remains a success, with strong improvements in children's language development.

The trustees intend to focus on increasing enrolment, strengthening partnerships with local families, reviewing session structures to meet demand, and exploring additional funding sources to support long-term sustainability.

Financial overview

Our income is primarily derived from fees and local authority funding. Trustees aim to preserve unrestricted reserves equivalent to three months of operating costs to ensure financial stability. To retain flexibility, reserves are not placed in long-term investments.

Rising sector-wide costs have outpaced feasible fee increases, which has impacted reserves, particularly during a period of lower enrolment.

Debts and Liabilities: The charity held no outstanding debts or liabilities at year end.

The financial report for the group has been independently assessed and is submitted alongside this report following approval on behalf of the trustees. This sets out the financial position of group.

Declaration

Signed on behalf of the trustees: N. Willocks-Briscoe

Signed:

A handwritten signature in black ink, appearing to be 'N. Willocks-Briscoe', written in a cursive style.

Date: 26 January 2026

HIGH CROSS PLAYGROUP

FINANCIAL STATEMENT AND TRUSTEES REPORT

FOR TWELVE MONTHS PERIOD ENDED 31 March 2025

CHARITY REGISTERED NO. 1117901

HIGH CROSS PLAYGROUP

ADMINISTRATIVE DETAILS

The trustees present their annual report and financial review for the year ended 31 March 2025. The accounts comply with the statutory requirements of the charity's governing document.

Registered and Postal Address

Colsterworth Road
Tottenham
London
N15 4BN
Tel: 0208 216 9111

Sandria Willocks

Status, governing document, and constitution

The Playgroup is constituted as charitable organisation registered with the Charity Commission. It is administered under a constitution, which has been approved by the charity Commission.

Charity Registration No: 1117901

Trustees

Janine Stolz
Natalia Willocks-Briscoe

Management Committee

Natalia Willocks-Briscoe
Janine Stolz
Latoya Hall
Angela Lazurus
Tracy Reid
Nadine Brown

Chairperson
Treasurer
Vice Treasurer
Fundraiser
Vice Fundraiser
Secretary

Bankers

Alliance and Leicester Commercial Bank
BBAM, Bridle Road
Bootle
Merseyside
GIR 0AA

Independent Examiners

Atta & Co.
Chartered Certified Accountants
32 Keir Hardie Estate, Springfield.
London E5 9AT

HIGH CROSS PLAYGROUP

Report of the trustees

For the year ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance, and management

High Cross Playgroup is a registered charity, registered from 8 February 2007 and the charity registration number is 1117901.

Objectives and activities

High Cross Playgroup is a multi-cultural Playgroup which provides sessional day care and pre-school education for children under five years of age within the London Borough of Haringey. We aim:

1. To provide a high quality of childcare in a safe, caring and stimulating environment.
2. To work in partnership with Parents, Carers, Ofsted – Early Years and Haringey Council as part of the Children's programme in planning the care and provision of services to children.
3. To provide an educational and recreational resource for children under five, including those with special needs, and their parents/carers in the interests of social welfare and with the object of improving their conditions of life and giving them experience of and access to a wider environment (through outings etc)
4. To advocate the policy of learning through play and to enable the children to become independent learners through the activities provided, thereby preparing the children for school and everyday life.
5. To promote and encourage an inclusive childcare practise that is implemented throughout the Nursery by parents and staff and is shown in the admissions policy, equal opportunities policy, play equipment, activities organised, food, events and outings etc.
6. To identify and monitor the individual needs of each child and develop appropriate childcare practices according to their needs. This is implemented through the Keyworker system.

Achievements and performance

High Cross Playgroup has spaces for approximately 40 children all with their own individual needs and the nursery charitable funds are used to advance the educational, recreational, and cultural opportunities to the children.

Financial review

The attached financial statement shows the current state of finances, which the committee consider to be satisfactory. During the period a loss of £14,359 was made, which reduced the surplus brought forward of £36,489 (see note 9) resulting in a surplus of £22,130 to be carried forward and will fund future developmental activities for the children.

Risk management

The management committee examine the major risks that the nursery faces each financial year when preparing and updating the strategic plan. The charity has developed systems to monitor and control these risks to mitigate any impact that they may have on the nursery in the future.

HIGH CROSS PLAYGROUP

Report of the trustees' responsibilities

Charity Law requires the Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to: -

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are also responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board



Natalia Willocks-Briscoe

Date: 26 January 2016

HIGH CROSS PLAYGROUP

Independent Examiner's report to the trustees on the unaudited financial statements of High Cross Playgroup.

I report on the financial statements of High Cross Playgroup for the year ended 31 March 2025 which comprise the Statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), under the historical cost convention and the accounting policies set out therein.

Respective responsibilities of trustees and independent examiner

As the charities trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006 does not apply. It is my responsibility to examine the accounts under section 43 of the Act, as amended, to follow procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act as amended, whether particular matters have come to my attention.

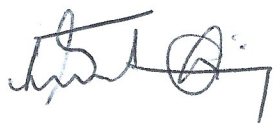
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 41 of the 1993 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



F. J. Atta-Dankwa,
Independent examiner

HIGH CROSS PLAYGROUP

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds	2025	2024
		£	£	
<u>Incoming resources</u>				
Voluntary Income	2	53,600	53,600	59,672
Investment income	3	-	-	-
Total incoming resources		53,600	53,600	59,672
<u>Resources expended</u>				
Charitable expenditure:				
Direct charitable expenditure	4	67,959	67,959	72,962
Total resources expended		67,959	67,959	72,962
Net incoming/(outgoing) resources before transfers		(14,359)	(14,349)	(13,289)
Funds balance as at 1 April 2024		36,489	36,489	49,778
Funds balances as at 31 March 2025	10	22,130	22,130	36,489

There were no recognised gains or losses for 2025 or 2024 other than those included in the Statement of the Financial activities

The charity's income and expenditure all relate to continuing operations.

HIGH CROSS PLAYGROUP

BALANCE SHEET

AS AT 31 MARCH 2025

			<u>2025</u>	<u>2024</u>
	Notes	£	£	£
Current Assets				
Debtors and prepayments	7			
Cash at bank and in hand		<u>22,779</u>	<u>37,139</u>	
			22,779	37,139
Creditors: amounts falling due within one year	8		<u>(650)</u>	<u>(650)</u>
Net current assets			22,130	36,489
Total assets less current liabilities			<u><u>22,130</u></u>	<u><u>36,489</u></u>
Funds:				
Income funds				
Unrestricted funds:	9		<u>22,130</u>	<u>36,489</u>
			<u><u>22,130</u></u>	<u><u>36,489</u></u>

The financial statements were approved by the trustees and signed on its behalf by

Natalia Willocks-
Briscoe
Trustee

 Date: 26 January 2026

HIGH CROSS PLAYGROUP

Notes to the Financial statements for the year ended 31 March 2025

1 Accounting policies

1.1 Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice "Accounting and Reporting by Charities issued in March 2005 (SORP 2005) and the Charities Act 2006.

1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Income from investments is included in the year in which it is receivable.

1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

HIGH CROSS PLAYGROUP

	<u>2025</u>	<u>2024</u>
Notes to the Financial statements for the year ended 31 March 2025	£	£
2 Voluntary income		
Fees and Grants Receivable	50,847	52,048
Fees Received	2,753	7,625
Fundraising	0	0
Total	<u>53,600</u>	<u>59,673</u>
3 Investment income		
Bank interest receivable	-	-
	<u>-</u>	<u>-</u>
4 Expenses in furtherance of Charitable Objects		
Direct Charitable Cost		
Food & Drinks	2,808	3,275
Staff Emolument	55,340	55,783
Training	0	0
Rent	3,928	5,516
Security Check	0	100
Administrative Expenses	633	1,488
Workplace pension	2,324	2,205
Subscription and Inspection	0	50
Staff Uniforms	0	0
Printing, Postage and Stationery	361	243
Telephone	1,215	2,390
Outing & Fun Day	0	0
Insurance	0	584
Nursery Equipment & Play Material	700	678
Bank Charges		
Professional Fees – Accountancy	650	650
	<u>67,959</u>	<u>72,962</u>

No employee received emolument more than £60,000 either in 2025 or 2024

HIGH CROSS PLAYGROUP

Notes to the Financial statements for the year ended 31 March 2025

Notes to the Financial Statements		<u>2025</u>	<u>2024</u>		
for the year ended 31 March 2025					
	No of Employees	5	5		
7	Debtors				
	Accruals and Prepayments	-	-		
		-	-		
8	Creditors Payable within 1year				
	Accruals & Deferred Income				
	Other Creditors	650	650		
		650	650		
9	Summary of Funds Movements				
		Balance at 01.04.24	Incoming Resources	Outgoing Resources	Balance at 31.03.25
		£	£	£	£
	General Reserves	36,489	53,600	(67,959)	22,130
	Restricted Reserves				
	Total	36,489	53,600	(67,959)	22,130