

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales · Charity number 1120280

Details

Status Registered

Legal form Other

Registered 2007-07-26

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

Contact

Address 77 Godfrey Way
Dunmow
Essex
CM6 2SE

Phone 07957 596303

Email smchurchnursery@gmail.com

Website www.stmarysnurserydunmow.co.uk

Activities

Objects: 1)TO PROVIDE EDUCATION FOR CHILDREN AGED 2 TO 5 YEARS OF AGE WHOSE PARENTS/GUARDIANS LIVE OR WORK WITHIN THE UTTLESFORD DISTRICT COUNCIL AREA.2) TO ADVANCE EDUCATION, IN ACCORDANCE WITH CHRISTIAN PRINCIPLES , AND TO DO SO WITH RESPECT FOR OTHER RELIGIOUS BELIEFS.

Activities: St Mary's Church Nursery is a pre-school nursery for 2-5 year olds in Great Dunmow in Essex. Please see our website for further details at www.stmarysnurserydunmow.co.uk

Classification

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

Geography

- Area of benefit: UTTLESFORD
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£108,414	£87,126	-	-
2024-08-31	£89,285	£81,283	-	-
2023-08-31	£63,264	£64,467	-	-
2022-08-31	£67,658	£63,859	-	-
2021-08-31	£68,424	£59,536	-	-
2020-08-31	£68,424	£59,536	-	-

Trustees

Name	Role	Appointed
Philip James Cobb	Chair	2024-11-11
Dr Richard Anthony Beecroft		2024-11-11
Holly Louise Hammond		2025-09-15
Rev Thomas Zane Warmington		2021-06-01
WENDY BOWLER		2019-04-01

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow
Registered charity no: 1120280
The Nineteenth Annual Report of the Trustees
1st September 2024 – 31st August 2025

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Mr Philip Cobb PCC Trustee and Chairman (from 1/09/24 to date)
Mr Tony Beecroft PCC Trustee (from 1/09/24 to date)
Mrs Wendy Bowler PCC Trustee (1/4/2019 to date)
Mrs Marzena Jeffrey Elected Parent Trustee (from May 2022 to 31/08/25)
Mrs Faye Atwell Elected Parent Trustee (from 1/09/24 to 31/08/25)

Mrs Michelle Edwards Secretary (from 1/1/2018 to 31/08/25)

Revd Tom Warmington Ex-Officio Trustee (1/09/24 to date)

Treasurer: Mr Malcolm Dulwich (May 2022 to date)

Independent Examiner of Accounts: Mr Mike Best

Nursery Supervisors: Mrs Claire Smith and Mrs Helen Worthington

Bank: Barclays Bank PLC, (Dunmow branch until closed August 2022)

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, established 1st September 1997.

Charitable Status achieved: 16th October 2006. GD3 model constitution as governing document (which will need to be updated).

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area and to advance their education in accordance with Christian principles and to do so with respect for other religious beliefs.

Management: Governing body of up to 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial Church Meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre-School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2025

The Nursery is funded from parents who pay for their child's sessions together with government funding of Nursery places. Malcolm Dulwich continues as Treasurer (appointed from May 2022). Accounts are prepared on a receipts and payments basis and reported to the management committee termly. They were independently examined by Mike Best. The Nursery has a cash balance of £131,848 (at 31/08/25) of which £50,164 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has a contingency reserve to £20,000 as a provision in case of sudden closure and or winding up of the charity.

Why does the Nursery need this reserve?

St Mary's Church Nursery holds at least £20,000 in reserve as it is a requirement for winding up, continuation, or interim building replacement in case of emergency. It represents 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of other reserves held? Some £70,000 is informally designated to provide the Nursery with options to improve the current accommodation after consultation and approval by St. Mary's PCC or for future accommodation either in its own building or to move to another building.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees.

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment. This is now with Scottish Widows.

5 Activities, Achievements and Performance

This has been a busy year for the Nursery. Numbers have been very good with most sessions full. There have been no safeguarding concerns within the Nursery. There are a number of children with additional needs. 6 children require extra support and 2 have complex medical needs. This adds to the workload of the staff.

We have a great staff team ably led by Helen and Claire and all work tirelessly to provide the very best opportunities for the children to progress. All the staff are fully trained. Michelle Edwards left at the end of the summer term and the Nursery appointed 2 new members of staff in June (to start work in September), one fully trained and one trainee.

New furniture and resources have been purchased and the Trustees thank the Managers for their hard work sourcing these items which have greatly improved the learning experience for the children. Staff have also spent time improving the environment by creating a sensory area, making a music station and planting flowers in the outside area as well as creating herb and fairy gardens. The trustees are grateful to the staff for their hard work here.

All the staff continue to develop their skills through online courses and the trustees are grateful for this commitment towards providing the best experience for all the children.

The Nursery has an excellent website (www.stmarysnurserydunmow.co.uk) and also uses its Facebook page to publicise its activities.

The Trustees thank Marzena Jeffrey and Faye Attwell for their time as Parent Trustee representatives. We also thank Michelle Edwards for her work both as a staff member and as secretary to the trustees and Tim Potter for his time as the Chair of Trustees

The Trustees thank Malcolm Dulwich for being honorary treasurer and Mike Best who was appointed as Independent Examiner and gave the Nursery accounts a clean report.

From January 2022 the Trustees decided that at least the National Living Wage should be implemented annually with a corresponding percentage increase for the Managers. The Trustees, fully aware of the current cost of living crisis, reviewed and increased wages in January 2025 and will review all wages again in January 2026.

The Trustees are grateful for the fundraising efforts of staff and others which help to provide the best equipment possible for the children.

The Trustees value the support of the church PCC and are grateful for the redecoration of the toilet area.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us, settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good measurable external assessment from parents, primary schools, St Mary's Church PCC, Ofsted and the Pre-School Learning Alliance.

7 Future Plans

- To continue to monitor the Nursery role, income levels and careful use of resources
- To look to achieve the best possible accommodation for the Nursery.

Philip Cobb: Chair of Trustees (as at 31/08/2025)

ST MARYS CHURCH NURSERY

ACCOUNTS 2024-2025

FULL YEAR AUTUMN, SPRING, SUMMER TERMS

TRUSTEES MEETING September 15 2025



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St Marys Nursery, Dunmow
Accounts for the year ending August 31 2025
Income and Expenditure Account

2023/24		2024/25
Total		Total
31/08/2024		31/08/2025
£		£
	Income	
11,950.50	Fees from parents	10,811.00
74,562.78	Fees from Essex County Council	95,144.12
638.11	Interest	742.55
1,328.68	Consumable contributions	1,575.00
500.00	Grants	0.00
305.00	Fundraising	142.00
<u>89,285.07</u>	<u>Total Income</u>	<u>108,414.67</u>
	Expenditure	
4,464.12	Premises - rent	4,887.96
4,411.86	Repairs	108.00
56,938.16	Staffing	70,879.25
860.80	Insurance and PSLA fees	853.07
50.00	Ofsted	50.00
10,738.78	Equipment	5,819.01
106.80	Admin	920.45
	Course fees	450.00
2,643.59	Childrens supplies & consumables	2,134.42
432.00	Website	432.00
637.12	EE	592.79
<u>81,283.23</u>	<u>Total expenditure</u>	<u>87,126.95</u>
8,001.84	Surplus/(deficit)	21,287.72
102,558.00	Surplus b/f	110,559.84
8,001.84	Surplus/(deficit)	21,287.72
<u>110,559.84</u>	Surplus c/f	<u>131,847.56</u>
		Check 21,287.72

**St Mary's Nursery, Great Dunmow.
Financial Review for the Year 2024-2025**

Overview - Result and Balances

Year Result

The result for the year was a gain of £21,738 compared to gain of £8,002 for the previous year.

Total income

Income for the year was £108,415 being an increase of 21% from last year's income of £89,285.

Fees from parents have decreased by 10% from £11,951 to £10,811.

Fees from Essex County Council have increased 28% from £74,563 to £95,144.

Total expenditure

Expenditure for the year was £86,677 being an increase of 7% from £81,283

Rent costs have increased 9% from £4,464 to £4,888

Staffing costs have increased 24.5% from £56,938 to £70,879.

Children's supplies and consumables have decreased 19% from £2,644 to £2,134.

Contributions to consumables have increased to £1,575 from £1,329

Net cost is therefore £558 compared to £1,315 last year

EE and website costs have decreased slightly to £1,025 from £1,069

Balances

The Net worth of the Nursery is £132,298 up from £110,560.

The funds are held with Barclays Bank Community Account £80,684, Barclays Reserve Account £31,164, and CAF Bank Bond (Scottish Widows) £20,000

St Marys Nursery, Dunmow
Accounts for the year ending August 31 2025

2023/24 Summer Total	<u>Assets</u>	2024/25 Autumn Term Total	2024/25 Spring Term Total	2024/25 Summer Term Total	
59,839.09 0.00 0.00 <hr/> 59,839.09	Current bank statement balance Add income not on statement Less unrepresented 2023-2024 Bank account as per cash book	71,388.25 0.00 0.00 <hr/> 71,388.25	94,436.88 0.00 0.00 <hr/> 94,436.88	80,683.95 0.00 0.00 <hr/> 80,683.95	-
0.00 30,720.75 20,000.00	Cash Investments: Barclays Reserve account CAF bank bond	0.00 30,720.75 20,000.00	0.00 30,720.75 20,000.00	0.00 31,163.61 20,000.00	
<hr/> 110,559.84 <hr/>	Total cash assets	<hr/> 122,109.00 <hr/>	<hr/> 145,157.63 <hr/>	<hr/> 131,847.56 <hr/>	
	<u>Funds and reserves</u>				
90,559.84 20,000.00 <hr/> 110,559.84 <hr/>	General Reserve Employment liability reserve Total funds and reserves	102,109.00 20,000.00 <hr/> 122,109.00 <hr/>	125,157.63 20,000.00 <hr/> 145,157.63 <hr/>	111,847.56 20,000.00 <hr/> 131,847.56 <hr/>	

St Marys Nursery, Dunmow
Accounts for the year ending August 31 2025
Income and Expenditure Account

2023/24		2024/25		
Total		Total	Variance	%
31/08/2024		31/08/2025		
£		£		
	Income			
11,950.50	Fees from parents	10,811.00	-1,139.50	-9.54%
74,562.78	Fees from Essex County Council	95,144.12	20,581.34	27.60%
638.11	Interest	742.55	104.44	16.37%
1,328.68	Consumable contributions	1,575.00	246.32	18.54%
500.00	Grants	0.00	-500.00	-100.00%
305.00	Fundraising	142.00	-163.00	-53.44%
<u>89,285.07</u>	<u>Total Income</u>	<u>108,414.67</u>	<u>19,129.60</u>	<u>21.43%</u>
	Expenditure			
4,464.12	Premises - rent	4,887.96	423.84	9.49%
4,411.86	Repairs	108.00	-4,303.86	-97.55%
56,938.16	Staffing	70,879.25	13,941.09	24.48%
860.80	Insurance and PSLA fees	853.07	-7.73	-0.90%
50.00	Ofsted	50.00	0.00	0.00%
10,738.78	Equipment	5,819.01	-4,919.77	-45.81%
106.80	Admin	920.45	813.65	761.84%
	Course fees	450.00	450.00	
2,643.59	Childrens supplies & consumables	2,134.42	-509.17	-19.26%
432.00	Website	432.00	0.00	0.00%
637.12	EE	592.79	-44.33	-6.96%
<u>81,283.23</u>	<u>Total expenditure</u>	<u>87,126.95</u>	<u>5,843.72</u>	<u>7.19%</u>
8,001.84	Surplus/(deficit)	21,287.72	13,285.88	
102,558.00	Surplus b/f	110,559.84		
8,001.84	Surplus/(deficit)	<u>21,287.72</u>		
<u>110,559.84</u>	Surplus c/f	<u>131,847.56</u>		
	Check	21,287.72		

St Marys Nursery, Dunmow
Accounts for the year ending 31st August 2025

2019/20 Total	2020/21 Total	2021/22 Total	2022/23 Total	2023/24 Total		Actual Autumn Term	Actual Spring Term	Actual Summer Term	2024/25 Total
£	£		£	£		£	£	£	£
Income									
16,473.40	11,017.50	10,272.50	13,770.50	11,950.50	Fees from parents	4,680.00	3,094.50	3,036.50	10,811.00
44,932.44	47,671.59	56,559.26	48,125.93	74,562.78	Fees from Essex County Council	33,249.47	44,616.74	17,277.91	95,144.12
98.86	24.09	305.26	314.74	638.11	Interest			742.55	742.55
298.00	286.00	1,118.00	615.50	1,328.68	Donations	545.00	380.00	650.00	1,575.00
				500.00	Grants				0.00
580.20	411.00	521.00	437.71	305.00	Fundraising	142.00			142.00
6,040.99	4,413.43	0.00			JRS Payment				
68,423.89	63,823.61	68,776.02	63,264.38	89,285.07	Total Income	38,616.47	48,091.24	21,706.96	108,414.67
Expenditure									
2,800.00	3,100.00	4,116.00	4,158.00	4,464.12	Premises - rent	1,771.00	1,629.32	1,487.64	4,887.96
0.00	1,830.46	0.00			Premises - costs				
				4,411.86	Repairs	108.00			108.00
52,234.24	47,531.71	54,361.00	55,041.62	56,938.16	Staffing	23,217.07	18,552.87	29,109.31	70,879.25
782.45	783.70	797.97	821.53	860.80	Insurance and PSLA fees			853.07	853.07
50.00	0.00	50.00	50.00	50.00	Ofsted	50.00			50.00
463.55	1,260.60	661.01	1,099.04	10,738.78	Equipment	936.18	2,337.61	2,545.22	5,819.01
735.95	516.00	260.08	331.28	106.80	Admin	162.00	648.95	109.50	920.45
30.00	0.00	0.00			Advertising				
183.00	0.00	525.00	25.80	0.00	Course fees		450.00		450.00
1,697.41	844.84	3,615.55	1,812.26	2,643.59	Childrens supplies & consumables	486.58	1,084.31	563.53	2,134.42
469.80	286.34	0.00			Misc incl. xmas & photos				
0.00	246.24	590.76	1,127.45	0.00	Internet and Website				0.00
				80.00	Phone	0.00			0.00
				432.00	Website	144.00	144.00	144.00	432.00
				557.12	EE	192.48	195.55	204.76	592.79
90.00	128.36	0.00			Fundraising				
59,536.40	56,528.25	64,977.37	64,466.98	81,283.23	Total expenditure	27,067.31	25,042.61	35,017.03	87,126.95
83,779.10	92,666.59	99,961.95	103,760.60	102,558.00	Surplus b/f	110,559.84	122,109.00	145,157.63	110,559.84
8,887.49	7,295.36	3,798.65	-1,202.60	8,001.84	Surplus/(deficit)	11,549.16	23,048.63	-13,310.07	21,287.72
92,666.59	99,961.95	103,760.60	102,558.00	110,559.84	Surplus c/f	122,109.00	145,157.63	131,847.56	131,847.56
8,887.49	7,295.36								
0.00	0.00								
St Marys Nursery, Dunmow Accounts for the year ending 31st August 2025									
Assets									
42,752.76	51,199.01	53,756.04	52,148.34	59,839.09	Current bank statement balance	71,388.25	94,436.88	80,683.95	
-370.24	-1,420.93	-197.27			Less unrepresented	0.00	0.00		
42,382.52	49,778.08	53,558.77	52,148.34	59,839.09	Bank account as per cash book	71,388.25	94,436.88	80,683.95	
116.43	9.81	23.25	23.21	0.00	Cash	0.00	0.00		
30,167.64	30,174.06	30,178.58	30,386.45	30,720.75	Investments:				
20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	Barclays Reserve account	30,720.75	30,720.75	31,163.61	
				20,000.00	CAF bank bond	20,000.00	20,000.00	20,000.00	
92,666.59	99,961.95	103,760.60	102,558.00	110,559.84	Total cash assets	122,109.00	145,157.63	131,847.56	
Funds and reserves									
72,666.59	79,961.95	83,760.60	82,558.00	90,559.84	General Reserve	102,109.00	125,157.63	111,847.56	125,157.63
20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	Employment liability reserve	20,000.00	20,000.00	20,000.00	20,000.00
92,666.59	99,961.95	103,760.60	102,558.00	110,559.84	Total funds and reserves	122,109.00	145,157.63	131,847.56	131,847.56



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Mary's Church Nursery Great Dunmow

1120280

CC16a

Receipts and payments accounts

For the period from	01/09/2024	To	31/08/2025
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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					
Fees from Parents	10,811	-	-	10,811	11,950
Fees from Essex County Council	95,144	-	-	95,144	74,563
Interest	742	-	-	742	638
Consumable contributions	1,575	-	-	1,575	1,329
Grants	-	-	-	-	500
Fundraising	142	-	-	142	305
Miscellaneous	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	108,414	-	-	108,414	89,285
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	108,414	-	-	108,414	89,285
A3 Payments					
Premises - Rent	4,888	-	-	4,888	4,464
Repairs	108	-	-	108	4,411
Staffing	70,879	-	-	70,879	56,938
Insurance and PSLA	853	-	-	853	861
Ofsted	50	-	-	50	50
Equipment	5,819	-	-	5,819	10,739
Admin	920	-	-	920	107
Course Fees	450	-	-	450	-
Childrens supplies	2,134	-	-	2,134	2,644
Website	432	-	-	432	432
EE Internet	593	-	-	593	637
Sub total	87,126	-	-	87,126	81,283
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	87,126	-	-	87,126	81,283
Net of receipts/(payments)	21,288	-	-	21,288	8,002
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	110,560	-	-	110,560	102,558
Cash funds this year end	131,848	-	-	131,848	110,560

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	Cash	-	-	-
	Current Bank Account	80,684	-	-
	Barclays Reserve Account	31,164	-	-
	CAF Bank Bond	20,000	-	-
	Total cash funds	131,848	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval

**Independent Examiner's Report to the Trustees of St Mary's Nursery,
Great Dunmow, Essex**

I report on the accounts of St Mary's Nursery, Dunmow (Registered Charity No. 1120280) for the year ended 31st August 2025 which are set out on the following page.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- state 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations have not been met or

(2) which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Michael C Best
19, Lower Millfield, Dunmow CM6 1EN
November 12, 2025

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow
Registered charity no: 1120280
The Eighteenth Annual Report of the Trustees
1st September 2023 – 31st August 2024

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Tim Potter PCC Trustee and Chairman from 8/11/21 to date
Revd Tom Warmington PCC Trustee (from 1/6/21 to date)
Mrs Wendy Bowler PCC Trustee (1/4/2019 to date)
Mrs Marzena Jeffrey Elected Parent Trustee (from May 2022 to date)
Mrs Denise Kerwin Elected Parent Trustee (from 6/11/23 to 13/5/24)

Mrs Michelle Edwards Secretary (from 1/1/2018 to date)

Treasurer: Mr Malcolm Dulwich (from May 2022 to date)

Independent Examiner of Accounts: Mr Mike Best

Nursery Supervisors: Mrs Claire Smith with
Mrs Helen Worthington

Bank: Barclays Bank PLC, (Dunmow branch until closed August 2022)

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, established 1st September 1997.
Charitable Status achieved: 16th October 2006. GD3 model constitution as governing document
(which will need to be updated).

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area and to advance their education in accordance with Christian principles and to do so with respect for other religious beliefs.

Management: Governing body of up to 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial Church Meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre-School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2024

The Nursery is funded from parents who pay for their child's sessions together with government funding of Nursery places. Malcolm Dulwich continues as Treasurer (appointed from May 2022). Accounts are prepared on a receipts and payments basis and reported to the management committee termly. They were independently examined by Mike Best. The Nursery has a cash balance of £110,560 (at 31/8/24) of which £50,721 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has a contingency reserve to £20,000 as a provision in case of sudden closure and or winding up of the charity.

Why does the Nursery need this reserve?

St Mary's Church Nursery holds at least £20,000 in reserve as it is a requirement for winding up, continuation, or interim building replacement in case of emergency. It represents 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of other reserves held? Some £70,000 is informally designated to provide the Nursery with options to improve the current accommodation after consultation and approval by St. Mary's PCC or for future accommodation either in its own building or to move to another building.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees.

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment. This is now with Scottish Widows.

5 Activities, Achievements and Performance

This has been a busy year for the Nursery. Numbers have been very good with most sessions full. There have been no safeguarding concerns within the Nursery. However, there are a number of children who have needed extra support. There was one non-verbal child, one who is on a one plan (showing signs of autism) and a number whose speech is not where it should be for their age and stage of development. These add to the workload of the staff.

We have a great staff team ably led by Helen and Claire and all work tirelessly to provide the very best opportunities for the children to progress. Nikki Hamilton completed her training for Level 3 in the summer of 2024 and is now a full member of the staff. The Nursery is still seeking a suitably qualified fifth member of staff.

New furniture and resources have been purchased and the Trustees thank the Managers for their hard work sourcing these items which have greatly improved the learning experience for the children.

The Nursery has an excellent website (www.stmarysnurserydunmow.co.uk) and also uses its Facebook page to publicise its activities.

The Trustees thank Denise Kerwin for being elected as a Parent Trustee representative from November 2023 and regret that due to family circumstances she had to step down in May 2024. We hope to fill the vacancy at the AGM in November 2024.

The Trustees thank Malcolm Dulwich for being honorary treasurer and Mike Best who was appointed as Independent Examiner and gave the Nursery accounts a clean report.

From January 2022 the Trustees decided that at least the National Living Wage should be implemented annually with a corresponding percentage increase for the Managers. The Trustees, fully aware of the current cost of living crisis, reviewed and increased wages in January 2024 and will review all wages again in January 2025.

The Trustees are grateful for the fundraising efforts of staff and others which help to provide the best equipment possible for the children.

The Trustees value the support of the church PCC and are grateful for the redecoration of the Church Room's Hall during the summer holidays and for the new stackable chairs.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us, settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good external assessment from parents, primary schools, St Mary's Church PCC, Ofsted and the Pre-School Learning Alliance which are all measurable.

7 Future Plans

- To continue to monitor the Nursery role, income levels and careful use of resources
- To look to achieve the best possible accommodation for the Nursery.

Tim Potter
Chairman of Trustees
(as at 31 August 2024)



Receipts and payments accounts

For the period from	01/09/2023	To	31/08/2024
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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					
Fees from Parents	11,950	-	-	11,950	13,770
Fees from Essex County Council	74,563	-	-	74,563	48,126
Interest	638	-	-	638	315
Consumable contributions	1,329	-	-	1,329	616
Grants	500	-	-	500	-
Fundraising	305	-	-	305	437
Miscellaneous	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	89,285	-	-	89,285	63,264
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	89,285	-	-	89,285	63,264
A3 Payments					
Premises - Rent	4,464	-	-	4,464	4,158
Repairs	4,411	-	-	4,411	-
Staffing	56,938	-	-	56,938	55,042
Insurance and PSLA	861	-	-	861	822
Ofsted	50	-	-	50	50
Equipment	10,739	-	-	10,739	1,099
Admin	107	-	-	107	331
Course Fees	-	-	-	-	26
Childrens supplies	2,644	-	-	2,644	1,812
Website	432	-	-	432	-
EE Internet	637	-	-	637	1,127
	-	-	-	-	-
Sub total	81,283	-	-	81,283	64,467
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	81,283	-	-	81,283	64,467
Net of receipts/(payments)	8,002	-	-	8,002	-1,203
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	102,558	-	-	102,558	103,761
Cash funds this year end	110,560	-	-	110,560	102,558

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	Cash	-	-	-
	Current Bank Account	59,839	-	-
	Barclays Reserve Account	30,721	-	-
	CAF Bank Bond	20,000	-	-
	Total cash funds	110,560	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval

**Independent Examiner's Report to the Trustees of St Mary's Nursery,
Great Dunmow, Essex**

I report on the accounts of St Mary's Nursery, Dunmow (Registered Charity No. 1120280) for the year ended 31st August 2024 which are set out on the following page.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- state 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations have not been met or

(2) which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Michael C Best
19, Lower Millfield, Dunmow CM6 1EN
October 23, 2024

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow
Registered charity no: 1120280
The Seventeenth Annual Report of the Trustees
1st September 2022 – 31st August 2023

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Tim Potter PCC Trustee and Chairman from 8/11/21 to date
Revd Tom Warmington PCC Trustee (from 1/6/21 to date)
Mrs Wendy Bowler PCC Trustee (1/4/2019 to date)
Mrs Kim Daly Elected Parent Trustee (from Sept 2021 to 31/7/2023)
Mrs Marzena Jeffrey Elected Parent Trustee (from May 2022 to date)

Mrs Michelle Edwards Secretary (from 1/1/2018 to date)

Treasurer: Mr Malcolm Dulwich (from May 2022 to date)

Independent Examiner of Accounts: Mr Mike Best

Nursery Supervisors: Mrs Claire Smith with
Mrs Helen Worthington

Bank: Barclays Bank PLC, (Dunmow branch until closed August 2022)

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, established 1st September 1997.
Charitable Status achieved: 16th October 2006. GD3 model constitution as governing document
(which will need to be updated).

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area and to advance their education in accordance with Christian principles and to do so with respect for other religious beliefs.

Management: Governing body of up to 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial Church Meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre-School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2023

The Nursery is funded from parents who pay for their child's sessions together with government funding of Nursery places. Malcolm Dulwich was appointed Treasurer from May 2022. Accounts are prepared on a receipts and payments basis and reported to the management committee termly. They were independently examined by Mike Best. The Nursery has a cash balance of £102,558 (at 31/8/23) of which £50,386 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has a contingency reserve to £20,000 as a provision in case of sudden closure and or winding up of the charity.

Why does the Nursery need this reserve?

St Mary's Church Nursery holds at least £20,000 in reserve as it is a requirement for winding up, continuation, or interim building replacement in case of emergency. It represents 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of other reserves held? Some £70,000 informally designated as below.

Why hold this level of reserve?

This level of reserve is held to provide the Nursery with options to improve the current accommodation after consultation and approval by St. Mary's PCC or for future accommodation either in its own building or to move to another building.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees.

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment. This is now with Scottish Widows.

5 Activities, Achievements and Performance

It has been a year of change. We started with only 18 children on roll and were concerned about the financial implications but finished the year with 28 on roll (9 were leaving to go to school but we had 9 on the waiting list). We started with 5 members of staff. Chloe left in October 2022 and Nikki (trainee) joined us and has been a great asset to the team. Grace decided to leave in the summer term and as yet has not been replaced.

We have a great staff team ably led by Helen and Claire and all work tirelessly to provide the very best opportunities for the children to progress.

The Nursery now has an excellent website (www.stmarysnurserydunmow.co.uk) and also uses its Facebook page to publicise its activities.

The Trustees thank Kim Daly for being a Parent Trustee. She stepped down in July 2023. We hope to fill the vacancy at the AGM in November.

The Trustees thank Malcolm Dulwich for being honorary treasurer for just over one year and Mike Best who was appointed as Independent Examiner and gave the Nursery accounts a clean report. From January 2022 the Trustees decided that at least the National Living Wage should be implemented annually with a corresponding percentage increase for the Managers. The Trustees, fully aware of the current cost of living crisis, reviewed and increased wages in January 2023 and will review all wages again in January 2024.

The Trustees are grateful for the fundraising efforts of staff and others which help to provide the best equipment possible for the children.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us, settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good external assessment from parents, primary schools, St Mary's Church PCC, Ofsted and the Pre-School Learning Alliance which are all measurable.

7 Future Plans

- To continue to monitor the Nursery role, income levels and careful use of resources
- To look to achieve the best possible accommodation for the Nursery.

Tim Potter
Chairman of Trustees
(October 2023)



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Mary's Church Nursery Great Dunmow

1120280

Receipts and payments accounts

CC16a

For the period from	01/09/2022	To	31/08/2023
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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					
Fees from Parents	13,770	-	-	13,770	10,273
Fees from Essex County Council	48,126	-	-	48,126	56,559
Interest	315	-	-	315	305
Grants/Donations	616	-	-	616	-
Fundraising	437	-	-	437	521
Miscellaneous	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	63,264	-	-	63,264	67,658
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,264	-	-	63,264	67,658
A3 Payments					
Premises - Rent	4,158	-	-	4,158	4,116
Preises - Costs	-	-	-	-	-
Staffing	55,042	-	-	55,042	54,361
Insurance and PSLA	822	-	-	822	798
Ofsted	50	-	-	50	50
Equipment	1,099	-	-	1,099	661
Admin and Book-keeping	331	-	-	331	260
Course Fees	26	-	-	26	525
Childrens supplies	1,812	-	-	1,812	2,497
Miscellaneous	-	-	-	-	-
Fundraising	-	-	-	-	-
Internet	1,127	-	-	1,127	591
Sub total	64,467	-	-	64,467	63,859
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	64,467	-	-	64,467	63,859
Net of receipts/(payments)	-1,203	-	-	-1,203	3,799
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	103,761	-	-	103,761	99,962
Cash funds this year end	102,558	-	-	102,558	103,761

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	Cash	23	-	-
	Current Bank Account	52,148	-	-
	Barclays Reserve Account	30,387	-	-
	CAF Bank Bond	20,000	-	-
	Total cash funds	102,558	-	-

(agree balances with receipts and payments account(s))

OK OK OK

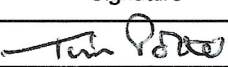
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	TIM POTTER	6/11/23

**Independent Examiner's Report to the Trustees of St Mary's Nursery,
Great Dunmow, Essex**

I report on the accounts of St Mary's Nursery, Dunmow (Registered Charity No. 1120280) for the year ended 31st August 2023 which are set out on the following page.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- state 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations have not been met or

(2) which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Michael C Best
19, Lower Millfield, Dunmow CM6 1EN
October 11, 2023

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow

Registered charity no: 1120280

The Sixteenth Annual Report of the Trustees

1st September 2021 – 31st August 2022

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Tim Potter PCC Trustee and Chairman from 8/11/21 to date
Revd Tom Warmington PCC Trustee (from 1/6/21 to date)
Mrs Belinda Booth PCC Trustee and Chair (1997 to 8/11/21)
Mrs Wendy Bowler PCC Trustee (1/4/2019 to date)
Mrs Kim Daly Elected Parent Trustee (from Sept 2021 to date)
Mrs Marzena Jeffrey Elected Parent Trustee (from May 2022 to date)
Mrs Michelle Edwards Secretary from 1/1/2018 to date

Treasurer: Mr Steven Miles from 1.3.20 to May 2022
Mr Malcolm Dulwich from May 2022 to date

Independent Examiner of Accounts: Mr Mike Best

Nursery Supervisors: Mrs Claire Smith - 31, Weaverhead Close, Thaxted CM6 2PW with
Mrs Helen Worthington- 42, Godfrey Way Great Dunmow CM6 2AY

Bank: Barclays Bank PLC, (Dunmow branch until closed August 2022)

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, est^d 1st September 1997
Charitable Status achieved: 16th October 2006 GD3 model constitution as governing document (which needs to be updated).

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area & to advance their education in accordance with Christian principles, and to do so with respect for other religious beliefs.

Management: Governing body of 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial Church Meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2022

The Nursery is funded from parents who pay for their child's sessions & government funding of Nursery places. Mr Steven Miles was appointed Treasurer from 1/3/2020 and handed over to Malcolm Dulwich in May 2022. Accounts are prepared on a receipts and payments basis & reported to the management committee termly. They were independently examined by Mike Best. The Nursery has a cash balance of £103,761 of which £50,179 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has increased its contingency reserve to £20,000 as a provision in case of sudden closure and or winding up of the setting.

Why does the Nursery need a reserve?

St Mary's Church Nursery holds at least £20,000 in reserve as it is a requirement for winding up, continuation, interim building replacement in case of emergency, representing 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of reserve held? Some £70,000 in addition to the contingency reserve.

Why hold this level of reserve?

This level of reserve is held to provide the Nursery with options for future accommodation either its own building or to move to another building.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment. This is now with Scottish Widows.

5 Activities, Achievements and Performance

We have enjoyed a relatively normal year with lots of children. Grace joined the team in January 2022 and we had a full staff from then. The staff worked tirelessly to provide the very best opportunities for the children to progress and it was with pride in their achievements that 20 children moved on to the next stage of their education in July.

The Nursery now has an excellent website (www.stmarysnurserydunmow.co.uk) and also uses Facebook to publicise its activities.

The Trustees welcomed Marzena Jeffrey as a parent Trustee in May 2022 and so have a full quota. The Trustees thank Steve Miles for being honorary treasurer for just over two years and welcome Malcolm Dulwich as his successor. Mike Best was appointed as Independent Examiner and gave the Nursery accounts a clean report.

In January 2022 the Trustees decided that the National Living Wage should be implemented with a corresponding percentage increase for the Managers. The Trustees are fully aware of the current cost of living crisis and will review all wages in January 2023.

The Trustees are grateful for the fundraising efforts of staff and others which help to provide the best equipment possible for the children.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good external assessment from parents, primary schools, St Mary's Church, Ofsted and the Pre School Learning Alliance which are all measurable.

7 Future Plans

- To continue to monitor the Nursery role & income levels and maintain a positive budget
- To look to achieve the best possible accommodation for the Nursery

Tim Potter
Chairman of Trustees
(October 2022)



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Mary's Church Nursery Great Dunmow

1120280

Receipts and payments accounts

CC16a

For the period
from

01/09/2021

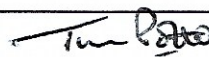
To

31/08/2022

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					
Fees from Parents	10,273	-	-	10,273	11,018
Fees from Essex County Council	56,559	-	-	56,559	47,672
Interest	305	-	-	305	24
Grants/Donations	-	-	-	-	286
Fundraising	521	-	-	521	411
Miscellaneous	-	-	-	-	4,413
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	67,658	-	-	67,658	63,824
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	67,658	-	-	67,658	63,824
A3 Payments					
Premises - Rent	4,116	-	-	4,116	3,100
Preises - Costs	-	-	-	-	1,830
Staffing	54,361	-	-	54,361	47,532
Insurance and PSLA	798	-	-	798	784
Ofsted	50	-	-	50	-
Equipment	661	-	-	661	1,261
Admin and Book-keeping	260	-	-	260	516
Course Fees	525	-	-	525	-
Childrens supplies	2,497	-	-	2,497	845
Miscellaneous	-	-	-	-	286
Fundraising	-	-	-	-	128
Internet	591	-	-	591	246
	-	-	-	-	-
Sub total	63,859	-	-	63,859	56,528
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	63,859	-	-	63,859	56,528
Net of receipts/(payments)	3,799	-	-	3,799	7,295
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	99,962	-	-	99,962	92,667
Cash funds this year end	103,761	-	-	103,761	99,962

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	Cash	23	-	-
	Current Bank Account	53,559	-	-
	Barclays Reserve Account	30,179	-	-
	CAF Bank Bond	20,000	-	-
	Total cash funds	103,761	-	-
	(agree balances with receipts and payments account(s))			
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	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
		TIM POTTER	14/4/2022	

Independent Examiner's Report to the Trustees of St Mary's Nursery, Dunmow

I report on the accounts of St Mary's Nursery, Dunmow (Registered Charity No. 1120280) for the year ended 31st August 2022 which are set out on the following page.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- state 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations
- have not been met or
- (2) which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Michael C Best
19, Lower Millfield, Dunmow CM6 1EN
22nd September 2022

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow

Registered charity no: 1120280

The Fourteenth Annual Report of the Trustees

1st September 2020 - 31st August 2021

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Revd Lea Williams Curate PCC Trustee (from May 2018 to 31.12.2020)

Revd Tom Warmington PCC Trustee (from 1.6.21 to date)

Mrs Belinda Booth PCC Trustee and Chair (1997 to date)

Mrs Wendy Bowler PCC Trustee (1.4.2019 to date)

Mrs Stephanie Buckingham Elected Parent Trustee (from Sept 2019 to 31.8.21)

Mrs Giulietta Atkinson Elected Parent Trustee (from Sept 2020 to 31.8.21)

Mrs Michelle Edwards Secretary from 1.1.2018 to date

Treasurer: Mr Steven Miles from 1.3.20 to date

Independent Examiner of Accounts: Mr Tim Potter 91 High Street, Great Dunmow CM6 1AF

Nursery Supervisors: Mrs Claire Smith - 31, Weaverhead Close, Thaxted CM6 2PW with Mrs Helen Worthington- 42 Godfrey Way Great Dunmow CM6 2AY

Bank: Barclays Bank PLC, High Street, Great Dunmow, Essex CM6 1 AA

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, est^d 1st September 1997

Charitable Status achieved: 16th October 2006 GD3 model constitution as governing document.

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area & to advance their education in accordance with Christian principles, and to do so with respect for other religious beliefs.

Management: Governing body of 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial church meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2021

The Nursery is funded from parents who pay for their child's sessions & government funding of Nursery places. Mrs Wendy Townsend was Treasurer to 28.2.20. Mr

Steven Miles has been appointed in her stead. Accounts are prepared on a receipts and payments basis & reported to management termly. They will be independently examined by Tim Potter. The Nursery has a cash balance of £99,962 of which £79,962 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has increased its reserve to £20,000 (twenty thousand pounds) as a contingency reserve provision in case of sudden closure and or winding up of the setting.

Why Does Nursery need a reserve?

St Mary's Church Nursery holds at least £20,00 in reserve as it is a requirement for winding up, continuation, interim building replacement in case of emergency, representing 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of reserve held? Actual Reserve £20,000

Why hold this level of reserve?

This level of reserve is held to provide the Nursery with, in the long term, a capital deposit for the purchase of the Nursery's own building.

Explain stages to explain maintaining a reserve

The outgoing Nursery Supervisor invested the surplus in the CAF bank account & Barclays Business Tracker Account.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment. This is now with Scottish Widows.

5 Activities, Achievements and Performance

Nursery numbers have remained high throughout the year despite a closure from January to February when staff felt unable to return to work & were furloughed due to the Covid Pandemic. A long-standing member of staff left in November & recruitment proved challenging with an April appointment. The nursery committee worked very regularly via Google Meet to ensure nursery children, staff & families were well supported during this very uncertain year. The nursery children settled in well after this second closure. Staff training has continued on line including the new EYFS framework, One Planning & Paediatric 1st Aid. Nursery staff created Music, Duplo, Space World, Under the Sea, reading Stools & Fairy Garden from cable drums. The learning topics have included Ourselves, Dragons & Fireworks, Space, Christmas, All Around the World, Down on the Farm & Easter. Children with SEN are monitored or referred for further assessment. Fundraising has been limited this year. However income was raised from graduation photographs, donations and a grant from Essex County Council. We are grateful to the PCC who have given us sole use of St Mary's Rooms since September and we are pleased that our PPE and temperature checks have ensured all our children & staff have remained Covid free. Nursery also assumed responsibility for cleaning SMR during the period of sole use. Despite these and other additional costs we have been able to achieve a positive balance.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good external assessment from parents, primary schools, St Mary's Church, Ofsted, the Pre School Learning Alliance which are all measurable.

7 Future Plans

- To continue to monitor nursery role & income levels and maintain a positive budget
- To assist with the updating of St Mary's Rooms with St Mary's Church PCC
- To continue to develop capital to purchase land for a nursery building

BJBooth October 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Mary's Church Nursery Great Dunmow

1120280

Receipts and payments accounts

CC16a

For the period from	01/09/2020	To	31/08/2021
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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					
Fees from parents	11,018	-	-	11,018	16,473
Fees from Essex County Council	47,672	-	-	47,672	44,932
Essex CC Funding (re2019/20)	-	-	-	-	-
Mill Refund	-	-	-	-	-
Interest	24	-	-	24	99
Grants/donations	286	-	-	286	298
Fundraising	411	-	-	411	580
GLF Refund	-	-	-	-	-
Miscellaneous	4,413	-	-	4,413	6,041
	-	-	-	-	-
Sub total (Gross income for AR)	63,824	-	-	63,824	68,424
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,824	-	-	63,824	68,424
A3 Payments					
Premises - rent	3,100	-	-	3,100	2,800
Premises - costs	1,830	-	-	1,830	-
Staffing	47,532	-	-	47,532	52,234
Overheads	-	-	#	-	-
Insurance	-	-	-	-	-
Insurance and PSLA	784	-	-	784	782
Ofsted	-	-	-	-	50
Equipment	1,261	-	-	1,261	464
Admin and Book-keeping	516	-	-	516	736
Advertising	-	-	-	-	30
Course fees	-	-	-	-	183
Childrens supplies	845	-	-	845	1,697
Misc incl. xmas & photos	286	-	-	286	470
WiFi	246	-	-	246	-
Fundraising	128	-	-	128	90
	-	-	-	-	-
Sub total	£56,528	-	-	56,528	59,536
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	56,528	-	-	56,528	59,536
Net of receipts/(payments)	7,295	-	-	7,295	8,888
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	92,667	-	-	92,667	83,779
Cash funds this year end	99,962	-	-	99,962	92,667

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	Cash	10	-	-
	Bank	79,952	-	-
	Charities Aid Foudation Bond	20,000	-	-
	Total cash funds	99,962	-	-

(agree balances with receipts and payments account(s))

OK	OK	OK
Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £

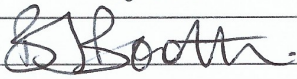
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	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
	B.J. BOOTH	1/11/21

Independent Examiner's Report to the Trustees of St Mary's Nursery, Dunmow

I report on the accounts of St Mary's Nursery, Dunmow (Registered Charity No. 1120280) for the year ended 31st August 2021 which are set out on the following page.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- state 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

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 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations
- have not been met or

- (2) which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Tim Potter
91 High Street, Great Dunmow CM6 1AF
21st October 2021

ST MARY'S CHURCH NURSERY GREAT DUNMOW

England & Wales - Charity number 1120280

Accounts

St Mary's Church Nursery, Great Dunmow

Registered charity no: 1120280

The Thirteenth Annual Report of the Trustees

1st September 2019 – 31st August 2020

1 Reference & Administrative Details

Address: St Mary's Rooms, Church Street, Church End, Great Dunmow, Essex CM6 2AD

Trustees: Mr Lea Williams Curate PCC Trustee (from May 2018 to date)
Mrs Belinda Booth PCC Trustee and Chair
Mrs Wendy Bowler PCC Trustee
Mrs Stephanie Buckingham Elected Parent Trustee (from Sept 2019 to date)
Mrs Amy Hawkridge Elected Parent Trustee (from Sept 2019 to 31.8.20)
Mrs Michelle Edwards Secretary from 1.1.2018 to date

Treasurer: Mrs Wendy Townsend from 1997 to 28.2.20
Mr Steven Miles from 1.3.20 to date

Independent Examiner of Accounts: Mr Tim Potter 91 High Street, Great Dunmow CM6 1AF

Nursery Supervisors: Mrs Claire Smith (nee Bishop) - 31 Weaverhead Close, Thaxted CM6 2PW with
Mrs Helen Worthington- 42 Godfrey Way Great Dunmow CM6 2AY

Bank: Barclays Bank PLC, High Street, Great Dunmow, Essex CM6 1 AA

Solicitor: Wade & Davies 28 High Street, Great Dunmow, Essex, CM6 1AH

2 Structure Governance & Management

St Mary's Church Nursery: Charitable Unincorporated Association, est^d 1st September 1997
Charitable Status achieved: 16th October 2006 GD3 model constitution as governing document.

Objectives and Activities

Aim: to provide education for children aged 2-5 years whose parents/guardians live or work within the Uttlesford District Council area & to advance their education in accordance with Christian principles, and to do so with respect for other religious beliefs.

Management: Governing body of 5 Trustees who meet annually.

The management committee meet once per term to discuss Nursery business. The management committee are directly responsible to the Trustees who meet as necessary but at least once per year. The PCC Trustees report to the Annual Parochial church meeting about Nursery activities. The Parent Trustees report to parents at the Nursery Annual General Meeting in November. Ofsted & Pre School Learning Alliance offer safeguarding advice.

3 Financial Review to 31st August 2019

The Nursery is funded from parents who pay for their child's sessions & government funding of Nursery places. Mrs Wendy Townsend was Treasurer to 28.2.20. Mr Steven Miles has been appointed in her stead. Accounts are prepared on a receipts and payments basis & reported to management termly. They will be independently examined by Tim Potter. The Nursery has a cash balance of £92,667 of which £50,000 is held in deposit accounts.

Reserves Policy (from the Financial Policy Document)

The Nursery has increased its reserve to £20,000 (twenty thousand pounds) as a contingency reserve provision in case of sudden closure and or winding up of the setting.

Why Does Nursery need a reserve?

St Mary's Church Nursery holds at least £20,00 in reserve as it is a requirement for winding up, continuation, interim building replacement in case of emergency, representing 2 terms running costs and redundancy payments for all nursery staff should the nursery have to close.

What is level of reserve held? Actual Reserve £20,000

Why hold this level of reserve?

This level of reserve is held to provide the Nursery with, in the long term, a capital deposit for the purchase of the Nursery's own building.

Explain stages to explain maintaining a reserve

The outgoing Nursery Supervisor invested the surplus in the CAF bank account & Barclays Business Tracker Account.

Arrangements for monitoring & reviewing of this policy: Annually by Trustees

4 Funds held as Custodian Trustees

A CAF Bank account was opened in October 2009 as an investment.

5 Activities, Achievements and Performance

Nursery numbers have remained high throughout the year and staffing has remained stable. Our Ofsted inspection in March 2020 was assessed as good and staff worked extremely hard to achieve such a wonderful outcome under the new inspection framework. During the Covid 19 lockdown nursery closed from 20th March to 10th September and 3 of our 5 staff were furloughed. This affected our children's development significantly however all staff and committee have been determined to minimise its impact and reopen as quickly and as safely as possible. Staff training has continued on line however including Supporting early language development, Safeguarding, Children's learning through play, Equality & inclusion, GDPR, Evaluation in EYFS, Prevent & Being a Key Person, Yoga and Paediatric 1st Aid. In lockdown our working staff focussed on long term planning, children's online learning activities via Tapestry, the Job Retention Scheme and our reopening strategy & implementation. Our learning topics have included London, The Hungry Caterpillar, Where My Wellies Take Me, The Gruffalo, All About Me, Dragons, Fireworks & Christmas as well as supporting the Crackajack Charity. Staff also worked on developing a Facebook page. We are grateful to the PCC who have given us sole use of St Mary's Rooms since September and we are pleased that our PPE and temperature checks have ensured all our children & staff have so far stayed Covid free.

6 Public Benefit

The nursery's benefits to public include evidence that primary children gained from us settle quickly and easily into reception classes. Consequently, their work and development there is enhanced. By providing the appropriate early years foundation education, excellent preparation for school is achieved along with the satisfaction of receiving good external assessment from parents, primary schools, St Mary's Church, Ofsted, the Pre School Learning Alliance which are all measurable.

7 Future Plans

- To continue to monitor nursery role & income levels and maintain a positive budget
- To assist with the updating of St Mary's Rooms with St Mary's Church PCC
- To continue to develop capital to purchase land for a nursery building

St Marys Nursery, Dunmow
Accounts for the year ending 31st August 2020

2017/18 Total	2018/19 Total		Actual Autumn Term	Actual Spring Term	Actual Summer Term	2019/20 Total
£	£		£	£	£	£
		Income				
17,356.79	23,195.50	Fees from parents	9,717.40	6,756.00	-	16,473.40
32,247.80	42,455.84	Fees from Essex County Council	12,342.64	6,143.76	26,446.04	44,932.44
-	6,455.40	ECC income 2019/20	-	-	-	-
443.90	166.78	Milk subsidy	-	-	-	-
50.20	90.02	Interest	30.05	10.57	58.24	98.86
184.17	3,934.27	Grants/donations	77.00	221.00	-	298.00
153.26	844.08	Fundraising	505.20	75.00	-	580.20
-	-	GLF Refund	-	-	-	-
-	-	JRS Payment	-	-	6,040.99	6,040.99
1.50	-	Miscellaneous	-	-	-	-
50,437.62	77,141.89	Total Income	22,672.29	13,206.33	32,545.27	68,423.89
		Expenditure				
4,256.00	4,144.00	Premises - rent	1,456.00	1,344.00	-	2,800.00
-	-	Premises - repairs	-	-	-	-
50,162.27	49,212.91	Staffing	17,586.72	13,163.02	21,484.50	52,234.24
-	-	Insurance	-	-	-	-
762.60	773.56	Insurance and PSLA fees	-	782.45	-	782.45
50.00	50.00	Ofsted	50.00	-	-	50.00
193.41	3,035.75	Equipment	309.46	122.63	31.46	463.55
1,423.64	763.65	Admin and Book-keeping	473.66	162.29	100.00	735.95
1,295.83	495.00	Advertising	10.00	20.00	-	30.00
659.00	-	Course fees	21.00	162.00	-	183.00
867.95	1,270.36	Childrens supplies	649.76	355.50	692.15	1,697.41
382.77	516.68	Misc incl. xmas & photos	469.80	-	-	469.80
1,022.45	-	Willow Project	-	-	-	-
-	88.00	Fundraising	15.00	75.00	-	90.00
61,075.92	60,349.91	Total expenditure	21,041.40	16,186.89	22,308.11	59,536.40
77,625.42	66,987.12	Surplus b/f	83,779.10	85,409.99	82,429.43	83,779.10
-	10,638.30	Surplus/deficit	1,630.89	2,980.56	10,237.16	8,887.49
66,987.12	83,779.10	Surplus c/f	85,409.99	82,429.43	92,666.59	92,666.59

St Marys Nursery, Dunmow
Accounts for the year ending 31st August 2020

		<u>Assets</u>					
17,293.30	33,951.48	Current account balance	35,234.17	32,580.52	42,752.76		
		Add income not on statement			-		
-	376.33	Less unrepresented cheques	-	426.71	370.24		
16,916.97	33,620.34	Revised current account	35,234.17	32,153.81	42,382.52		
-	3.76	Cash	26.85	116.43	116.43		
		<u>Investments:</u>					
30,073.91	30,118.92	Barclays Reserve account	30,148.97	30,159.54	30,167.64		
20,000.00	20,000.00	CAF bank bond	20,000.00	20,000.00	20,000.00		
66,987.12	83,779.10	Total cash assets	85,409.99	82,429.78	92,666.59		
				0.35	-		
		<u>Funds and reserves</u>					
	838.00	Grant money still to be expended					
	62,941.10	General Reserve	65,410.00	62,429.78	72,666.59		
	20,000.00	Employment liability reserve	20,000.00	20,000.00	20,000.00		
	83,779.10	Total funds and reserves	85,410.00	82,429.78	92,666.59		

Tim Bate

23/4/20

