

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

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

Receipts and payments accounts

CC16a

For the period
from

01/09/2024

To

31/08/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
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

	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

**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