

**Jigsaw Preschool**

**Statement of Financial Activities  
for the year ended 31 August 2025**

## Jigsaw Preschool

### Chair's Report

#### Committee

We currently have a committee of 5. The committee continued to review Jigsaw's policies on a 2-year rolling schedule. The committee has put a lot of hours into research to update the policies to meet the current UK government guidelines and legislation.

#### Staff

The committee agreed to a pay increase for staff for April 2025, as the national minimum wage significantly increased this year. Although we received comments about our salary levels being high compared to income, as a committee we identified retaining and recruiting staff as our biggest operational risk, and pay is a significant factor in that.

This year, one member of staff left to go on maternity leave in February, we are hoping to welcome her back in January 2026. Another member of staff who volunteered the year before, was taken on as bank staff & left in June to begin a career in the police. We also had a few students in on work experience for one or two weeks & a student on work placement for one day a week for a few months.

#### Finance

The Committee held a pay review in February to ensure our staff salaries were compliant with the increase in national minimum wage from April 2025.

We have made a profit of £18,000 this year which will help enable us to increase staff wages to an acceptable living wage.

#### Grants

We also applied for a grant from the rotary club, who organise the yearly fun run in Sawston, they kindly donated £500 for Jigsaw to buy new resources.

#### Fundraising

We have raised approximately £5,000 this year and purchased new playhouses, had new blinds installed and freshened up the rooms with a lick of paint including the office.

#### Maintenance

The outdoor flooring was taken up and laid with Tarmac over the Easter break and we had some kind volunteers help cut and lay the new artificial grass around the play-area, where the bushes used to be. The bushes were removed and disposed of for free by committee family members and the artificial grass was donated.

This has been a good year for the Pre-school.

Jo-Ann Hunt  
Chair of Jigsaw Preschool

## **JIGSAW PRESCHOOL**

### **ACCOUNTANTS' REPORT For the year ending 31st August 2025**

I report on the accounts of Jigsaw Preschool for the year ending 31st August 2025.

Respective responsibilities of the trustees and examiner:

The Jigsaw Preschool trustees are responsible for the preparation of the accounts.  
The Jigsaw Preschool trustees consider that an audit is not required for the year.

It is my responsibility as the independent examiner to:

1. Examine the accounts
2. To follow procedures laid down in the general directions given by the Preschool
3. To 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 and The Institute of Chartered Accountants in England and Wales.  
My examination included a review of the accounting records kept by the preschool and a comparison of the accounts presented with those records. It also included 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 statement below.

#### **Independent examiner's statement**

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

- which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records  
To prepare accounts which accord with the accounting records

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

.....  
P E Whitmell BSc FCA  
Fellow of The Institute of Chartered Accountants in England and Wales

..... date

**Jigsaw Preschool**  
**Statement of Financial Activities**  
**for the year ended 31 August 2025**

	Notes	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
<b>Incoming resources</b>			
<b>Incoming resources from generated funds</b>			
Activities from generating funds:			
Fundraising events		4,398	4,736
Grant from Sawston Fun Run		500	-
Investment income		1,505	1,523
<b>Incoming resources from charitable activities</b>			
Cambs CC Grants		210,576	167,317
Fee income		47,137	39,147
<b>Other incoming resources</b>			
Donations		1,565	-
Uniform income		329	495
<b>Total incoming resources</b>		<u>266,009</u>	<u>213,217</u>
 <b>Resources expended</b>			
<b>Costs of generating funds</b>	3	624	2,101
<b>Preschool activities</b>	3	247,208	214,422
 <b>Total resources expended</b>		<u>247,833</u>	<u>216,523</u>
<b>Net incoming/(outgoing) resources for the year</b>		18,176	( 3,306)
Balances at 31 August 2024		48,129	51,435
Balances at 31 August 2025		<u>66,305</u>	<u>48,129</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

**Jigsaw Preschool  
Balance Sheet  
as at 31 August 2025**

	Notes	£	2025 £	£	2024 £
<b>Current assets</b>					
Cash at bank and in hand		<u>103,496</u>		<u>84,423</u>	
		103,496		84,423	
<b>Creditors: amounts falling due within one</b>	6	<u>(37,191)</u>		<u>(36,294)</u>	
			66,305		48,129
<b>Net assets</b>			<u>66,305</u>		<u>48,129</u>
<b>Funds</b>					
Unrestricted:			66,305		48,129
	7		<u>66,305</u>		<u>48,129</u>

The financial statements were approved by the Trustees on  
and signed on their behalf by:

**J Hunt  
Chair**

**Jigsaw Preschool**  
**Notes to the Accounts**  
**for the year ended 31 August 2025**

**1 Accounting policies**

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources and resources expended**

Income and expenditure items have been credited or charged in the Statement of Financial Activities on an accruals basis.

**Restricted funds**

Resources are recorded on a receivable basis and allocated to a Restricted Fund if a limitations on their use is specified by the donors and providers. Funds received in the direct operation of the Charity are treated as unrestricted funds.

**Direct charitable expenditure**

Overheads are allocated to direct charitable expenditure on the basis of the time spent.

**Taxation**

The charity is exempt from tax on its charitable activities.

**2 Trustees' Remuneration and Expenses**

No Trustees received any remuneration or other benefits during the year.

**Jigsaw Preschool**  
**Notes to the Accounts**  
**for the year ended 31 August 2025**

**3 Total Resources Expended**

	Costs of generating income £	Preschool activity £	2025 TOTAL £
<b>Costs directly allocated to activities</b>			
Uniform	-	768	768
Wages	-	213,665	213,665
Gift cards	-	1,290	1,290
Staff Training	-	1,014	1,014
Materials & toys	-	2,497	2,497
Food & drink	-	1,831	1,831
Insurance	-	1,420	1,420
External classes fees	-	1,673	1,673
Rent of premises	-	13,684	13,684
Cleaning	-	388	388
Fundraising events	624	-	624
<b>Support costs allocated to activities</b>			
Payroll fees	-	1,056	1,056
ICO fee	-	47	47
OFSTED fee	-	35	35
Office costs	-	4,820	4,820
<b>Expenditure on capital equipment</b>			
Playhouses	-	1,425	1,425
Blinds	-	1,500	1,500
Banners	-	96	96
	624	247,208	247,833

	Costs of generating income £	Preschool activity £	2024 TOTAL £
<b>Costs directly allocated to activities</b>			
Uniform	-	1,455	1,455
Wages	-	187,900	187,900
Staff Training	-	1,164	1,164
Materials & toys	-	1,285	1,285
Food & drink	-	1,992	1,992
Insurance	-	1,367	1,367
External classes fees	-	1,922	1,922
Rent of premises	-	10,943	10,943
Cleaning	-	360	360
Fundraising events	2,101	-	2,101
<b>Support costs allocated to activities</b>			
Payroll fees	-	984	984
ICO fee	-	35	35
OFSTED fee	-	35	35
Office costs	-	4,381	4,381
<b>Expenditure on capital equipment</b>			
Education station	-	600	600
	<hr/> 2,101	<hr/> 214,423	<hr/> 216,524



**Jigsaw Preschool**  
**Notes to the Accounts**  
**for the year ended 31 August 2025**

<b>4</b>	<b>Staff Costs and numbers</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	Wages and salaries	213,665	187,900
	number of employees		
	Preschool manager	2	2
	Deputy preschool manager	1	1
	Early years assistants	13	13
		<u>16</u>	<u>16</u>

**5**      **Taxation**

The company is a registered charity and is therefore not liable to income tax or corporation tax on funds received and expended on activities covered by its charitable status.

**6**      **Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Deferred income	37,191	36,294
	<u>37,191</u>	<u>36,294</u>

**7**      **Funds**

	<b>Balance at 1 September 2024 £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Balance at 31 August 2025 £</b>
<b>Unrestricted Funds</b>				
General Reserve	48,129	266,009	247,833	66,305
<b>Total Funds</b>	<u>48,129</u>	<u>266,009</u>	<u>247,833</u>	<u>66,305</u>