

Low Moor Pre School
Registration number: 1176681
Annual Report and Financial
Statements
31 August 2025



Low Moor Pre School
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Low Moor Pre School
Reference and Administrative Details

Charity name	Low Moor Pre School
Charity registration number	1176681
Principal office	Lowmoor Evangelical Church WIGTON CA7 9QP
Registered office	Lowmoor Evangelical Church WIGTON CA7 9QP
Trustees	H Todhunter A Rear H Fell, Chair (resigned 12 November 2025) C Taylor, Vice Chair
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

Low Moor Pre School

Trustees' Report for the Year Ended 31 August 2025

The financial statements have been prepared in accordance with the accounting policies set out in the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland.

The trustees have had due regard to the Charity Commission's guidance on public benefit.

Structure, governance and management

The Pre School is a Charitable Incorporated Organisation (CIO) and uses the model constitution for Childcare Providers, which was adopted by the trustees on 3 January 2018. The Pre School is ran by a committee of 3 members including the Chair and Vice Chair. The committee meet every 12 weeks with ad hoc meetings as required and hold an annual AGM with support from the Nursery Manager and Business Manager.

Trustees on appointment are provided with guidance from the Charity Commission on the duties and responsibilities of trustees and offered training as required.

During this reporting period, we received the resignation of our Chair, Haley Fell, due to personal circumstances. This resignation was received outside of the AGM. We would like to formally thank Haley for her contribution and leadership, and we wish her all the very best for the future.

At the current AGM, we will be looking to elect a new Chair from the existing committee members. We are also currently short of key committee roles, and recruitment to the committee remains an important priority. An advertisement has been circulated, and parents have been invited to attend the AGM and encouraged to join the committee. As a committee-run nursery, the involvement of parents and carers is vital to our continued success, and we warmly welcome new members who wish to contribute their skills and time.

Staffing and recruitment

Recruitment of staff has continued to be a challenge, reflecting wider pressures across the early years sector. Despite this, we have maintained safe staffing levels and continued to support staff through training and preparation, particularly in relation to inspection readiness and quality of provision.

Our Nursery Community

During this period, our nursery has continued to grow and develop across both of our sites. Lowmoor Pre School, our larger and more established setting, currently has around 80 children on roll and provides care and education for children aged 0-4 years. In September 2024, we were proud to open our second site, Beckside, which now supports around 70 children aged 0-3 years. The opening of Beckside has been a significant milestone for our organisation and reflects our commitment to meeting the needs of local families.

Across both settings we now employ 29 members of staff, whose dedication and hard work underpin everything we do. On behalf of the committee, I would like to thank all staff for their ongoing commitment, flexibility and professionalism during what has been a demanding but rewarding period of growth.

Review of activities and achievements

The nursery continues to plan the curriculum and activities based on the Early Years foundation stage statutory framework. Themes and topics are guided by children's interest to promote engagement whilst embedding the 7 key areas of learning and development. The children in Lowmoor preschool benefited from the new outdoor facilities; and at Beckside, a simpler outdoor area has sparked the children's curiosity and enthusiasm in exploring nature.

Quality of Provision and Inspection

In April 2025, Lowmoor Pre School was inspected by Ofsted and was rated "GOOD". This is a positive outcome and a testament to the hard work of the staff team and leadership. We are currently awaiting our first Ofsted inspection at Beckside, which could take place at any time. Preparations are ongoing, with a strong focus on supporting staff and ensuring the setting is inspection-ready while maintaining a calm and nurturing environment for children.

Our nursery continues to have a close relationship with the local authority. This strengthens our ability to support children with additional needs in the setting and preparing them for the next stage.

Low Moor Pre School
Trustees' Report for the Year Ended 31 August 2025

Financial review

The accounts to 31 August 2025 show that the nursery is currently operating at a deficit. This position is largely attributable to the costs incurred in opening Beckside, which was a significant but necessary investment in our future.

We have also faced financial pressures during 2025, including the increase in Employer National Insurance contributions, which has had an impact on staffing costs. Our main source of income continues to be local authority funding, and we have seen a welcome increase in this area following the introduction of the working family entitlement, including the expansion to 30 hours funded childcare for children over the age of 9 months. This has supported occupancy and demand across both sites.

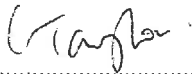
The year end reserves are £115,898, of which £60,485 are free reserves.

Looking ahead

As we look towards 2026 and beyond, the nursery will take part in a local authority run pilot scheme to improve the outdoor facilities for babies. We would like to partner with parents to enhance the learning environment for our children. One early idea is through fundraising events and family engagement days.

In closing, I would like to thank our staff team, parents, carers and committee members for their continued support and commitment. This has been a period of change, growth and challenge, but also one of real achievements. With ongoing community involvement and strong governance, we look forward positively to the next phase of our nursery's journey.

Approved by the Trustees on 12 February 2026 and signed on their behalf by:



C Taylor
Trustee

Low Moor Pre School

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 as amended by the Charities Act 2022, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of
Low Moor Pre School**

I report on the accounts of the charity for the year ended 31 August 2025, which are set out on pages 6 to 15.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the Act; and
- state whether particular matters have come to my attention.

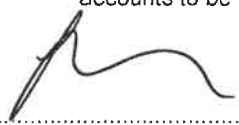
Basis of independent examiner's report

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 statement below.

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 Charities Act 2011 as amended by the Charities Act 2022; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Joanne Thomlinson FCA
Dodd & Co Limited
Chartered Accountants

12 February 2026

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

Low Moor Pre School
Statement of Financial Activities for the Year Ended 31 August 2025

		Unrestricted Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£
Income and endowments from:				
Charitable activities	2	553,592	553,592	335,151
Total income		<u>553,592</u>	<u>553,592</u>	<u>335,151</u>
Expenditure on:				
Charitable activities		571,832	571,832	306,961
Total expenditure		<u>571,832</u>	<u>571,832</u>	<u>306,961</u>
Net (outgoing)/incoming resources before transfers		(18,240)	(18,240)	28,190
Transfers				
Gross transfers between funds		<u>-</u>	<u>-</u>	<u>-</u>
Net movements in funds		(18,240)	(18,240)	28,190
Reconciliation of funds				
Total funds brought forward		<u>134,138</u>	<u>134,138</u>	<u>105,948</u>
Total funds carried forward		<u><u>115,898</u></u>	<u><u>115,898</u></u>	<u><u>134,138</u></u>

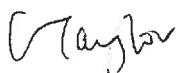
The notes on pages 9 to 15 form an integral part of these financial statements.

Low Moor Pre School
Balance Sheet as at 31 August 2025

		2025		2024	
	Note	£	£	£	£
Fixed assets					
Tangible assets	9		55,413		62,833
Current assets					
Debtors	10	7,262		3,974	
Cash at bank and in hand		66,386		77,912	
		<u>73,648</u>		<u>81,886</u>	
Creditors: Amounts falling due within one year	11	<u>(13,163)</u>		<u>(10,581)</u>	
Net current assets			<u>60,485</u>		<u>71,305</u>
Net assets			<u>115,898</u>		<u>134,138</u>
The funds of the charity:					
Restricted funds			-		-
Unrestricted funds					
Unrestricted income funds			<u>115,898</u>		<u>134,138</u>
Total charity funds			<u>115,898</u>		<u>134,138</u>

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 12 February 2026 and signed on its behalf by:



C Taylor
Trustee

The notes on pages 9 to 15 form an integral part of these financial statements.

Low Moor Pre School
Cash Flow Statement for the Year Ended 31 August 2025

	2025	2024
	£	£
Net cash provided by (used by) operating activities		
Net (expenditure)/income for the period	(18,240)	28,190
Depreciation charges	13,653	2,488
Increase in debtors	(3,288)	(2,063)
Increase in creditors	2,582	7,311
	<u>(5,293)</u>	<u>35,926</u>
Net cash provided by (used in) investing activities		
Purchase of property, plant and equipment	(6,233)	(60,210)
	<u>(6,233)</u>	<u>(60,210)</u>
Decrease in cash	<u>(11,526)</u>	<u>(24,284)</u>

The notes on pages 9 to 15 form an integral part of these financial statements.

Low Moor Pre School

Notes to the Financial Statements for the Year Ended 31 August 2025

1 Accounting policies

Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 as amended by the Charities Act 2022.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Further details of each fund are disclosed in note 15.

Income and endowments

Donations and legacies income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

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

Low Moor Pre School

Notes to the Financial Statements for the Year Ended 31 August 2025

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Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Equipment	10%/20% reducing balance basis
Computer equipment	25% reducing balance basis

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2 Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Pre School			
Grants - other agencies	399,752	399,752	176,445
Fees and supplies	151,717	151,717	158,216
Other income	2,123	2,123	490
	<u>553,592</u>	<u>553,592</u>	<u>335,151</u>

All of the income from charitable activities in 2024 related to unrestricted funds.

Low Moor Pre School

Notes to the Financial Statements for the Year Ended 31 August 2025

..... continued

3 Expenditure

	Pre School	Total 2025	Total 2024
	£	£	£
Direct costs			
Equipment and toys	2,786	2,786	1,860
Consumables	14,966	14,966	9,788
Wages and salaries	439,663	439,663	248,481
Staff NIC (Employers)	23,937	23,937	7,384
Staff pensions	7,377	7,377	3,832
Hire of other assets	4,828	4,828	-
Rent	23,700	23,700	9,400
Repairs and maintenance	5,843	5,843	4,415
Staff training	1,584	1,584	2,703
Rates	6,825	6,825	-
Light, heat and power	6,126	6,126	-
Insurance	3,124	3,124	792
Telephone and fax	1,848	1,848	1,228
Printing, postage and stationery	1,226	1,226	400
Sundry expenses	902	902	2,650
	<u>544,735</u>	<u>544,735</u>	<u>292,933</u>
Support costs			
Office expenses	5,474	5,474	2,852
Advertising	1,159	1,159	916
Accountancy fees	4,801	4,801	5,350
Independent examiner's fee	500	500	500
Legal and professional fees	890	890	444
Bad debts written off	-	-	1,011
Bank charges	620	620	467
Depreciation of plant and machinery	13,653	13,653	2,488
	<u>27,097</u>	<u>27,097</u>	<u>14,028</u>
	<u>571,832</u>	<u>571,832</u>	<u>306,961</u>

All of the expenditure in 2024 related to unrestricted funds.

Low Moor Pre School
Notes to the Financial Statements for the Year Ended 31 August 2025

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4 Governance costs

	2025	2024
	£	£
Accountancy fees	4,801	5,350
Independent examiner's fee	500	500
Legal and professional fees	890	444
	<u>6,191</u>	<u>6,294</u>

5 Trustees' remuneration and expenses

No trustees received any remuneration during the year.

6 Net (outgoing)/incoming resources

Net (outgoing)/incoming resources is stated after charging:

	2025	2024
	£	£
Depreciation of owned assets	<u>13,653</u>	<u>2,488</u>

7 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2025	2024
	No.	No.
Charitable activities	<u>28</u>	<u>17</u>

The aggregate payroll costs of these persons were as follows:

	2025	2024
	£	£
Wages and salaries	439,663	248,481
Social security	23,937	7,384
Other pension costs	7,377	3,832
	<u>470,977</u>	<u>259,697</u>

No employee received emoluments of more than £60,000 during the year.

Low Moor Pre School
Notes to the Financial Statements for the Year Ended 31 August 2025

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8 Taxation

The registered charity is exempt from taxation on income and gains.

9 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
As at 1 September 2024	67,706
Additions	6,233
As at 31 August 2025	<u>73,939</u>
Depreciation	
As at 1 September 2024	4,873
Charge for the year	13,653
As at 31 August 2025	<u>18,526</u>
Net book value	
As at 31 August 2025	<u>55,413</u>
As at 31 August 2024	<u>62,833</u>

10 Debtors

	2025 £	2024 £
Trade debtors	3,081	358
Prepayments and accrued income	4,181	3,616
	<u>7,262</u>	<u>3,974</u>

11 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	-	467
Taxation and social security	8,097	4,566
Other creditors	1,596	1,667
Accruals and deferred income	3,470	3,881
	<u>13,163</u>	<u>10,581</u>

Low Moor Pre School
Notes to the Financial Statements for the Year Ended 31 August 2025

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12 Operating lease commitments

As at 31 August 2025 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

	Land and Buildings		Other	
	2025	2024	2025	2024
	£	£	£	£
Within one year	13,500	13,500	7,555	2,847
Within two and five years	43,500	57,000	21,724	10,144
	<u>57,000</u>	<u>70,500</u>	<u>29,279</u>	<u>12,991</u>

13 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £7,377 (2024 - £3,832).

Contributions totalling £1,596 (2024 - £1,667) were payable to the scheme at the end of the period and are included in creditors.

14 Related parties

Controlling entity

The charity is controlled by the trustees.

15 Analysis of funds

	At 1			At 31
	September	Incoming	Resources	August 2025
	2024	resources	expended	
	£	£	£	£
General Funds				
Unrestricted income fund	<u>134,138</u>	<u>553,592</u>	<u>(571,832)</u>	<u>115,898</u>

Low Moor Pre School
Notes to the Financial Statements for the Year Ended 31 August 2025

..... continued

Prior period

	At 1 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£		£
General Funds					
Unrestricted income fund	105,948	292,369	(306,961)	42,782	134,138
Restricted Funds					
Cumberland Childcare Revenue Grant	-	42,782	-	(42,782)	
	<u>105,948</u>	<u>335,151</u>	<u>(306,961)</u>	<u>-</u>	<u>134,138</u>

Cumberland Childcare Revenue Grant - A capital grant to repurpose or use surplus space to expand or create a new setting.

16 Net assets by fund

	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£
Tangible assets	55,413	55,413	62,833
Current assets	73,648	73,648	81,886
Creditors: Amounts falling due within one year	(13,163)	(13,163)	(10,581)
Net assets	<u>115,898</u>	<u>115,898</u>	<u>134,138</u>
Prior period			
	Unrestricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£
Tangible assets	62,833	62,833	5,111
Current assets	81,886	81,886	104,107
Creditors: Amounts falling due within one year	(10,581)	(10,581)	(3,270)
Net assets	<u>134,138</u>	<u>134,138</u>	<u>105,948</u>