

Carmel Playgroup

England & Wales · Charity number 1177864

Details

Other names CARMEL PLAYGROUP AND TODDLERS

Status Registered

Legal form CIO

Registered 2018-04-09

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

Contact

Address Ysgol Bro Carmel
Carmel Road
Carmel
Holywell
CH8 8NU

Phone 07715647791

Email Brocarmelplaygroup@hotmail.co.uk

Activities

Objects: TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN IN WALES, FOR THE PUBLIC BENEFIT, BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THEIR NEEDS THROUGH HIGH QUALITY CHILDCARE PROVISION.

Activities: CARMEL PLAYGROUP AND TODDLER GROUP HELP PROVIDE CHILDCARE DEVELOPMENT AND EDUCATION FOR CHILDREN BETWEEN THE AGES OF 2 AND 4 IN ACCORDANCE WITH THE EARLY YEARS FOUNDATION STAGE CURRICULUM . THE GROUP CAN HAVE UP TO x24 CHILDREN PER SESSION . 5 DAYS A WEEK DURING TERM TIME. THE GROUP IS STAFFED ACCORDING TO CIW REQUIREMENTS.

Classification

- **How:** Provides Services
- **What:** Education/training
- **Who:** Children/young People

Geography

- Flintshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-08-31 | £107,831 | £91,160 | - | - |
| 2024-08-31 | £66,692 | £69,008 | - | - |
| 2023-08-31 | £61,220 | £60,800 | - | - |
| 2022-08-31 | £45,416 | £47,303 | - | - |
| 2021-08-31 | £47,263 | £43,729 | - | - |
| 2020-08-31 | £40,362 | £38,594 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------|-------|------------|
| Carl Pearce | Chair | 2023-03-20 |
| Bethan Williams | | 2023-11-24 |
| Hannah Chowdhury | | 2024-01-09 |
| Natalie White | | 2023-09-28 |
| Sophie Martin | | 2024-11-14 |

Carmel Playgroup

England & Wales - Charity number 1177864

Accounts

CARMEL PLAYGROUP CIO
(formerly CARMEL PLAYGROUP AND TODDLERS)

Financial Statements
For the Year Ended
31st August 2025

Charity Number
1177864

CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)

Index To The Financial Statements

For the Year Ended
31st August 2025

| | Page |
|-----------------------------------|-------------|
| Charity Information | 2 |
| Trustees' Report | 3 |
| Independent Examiners Report | 4 |
| Receipts and Payments | 5 |
| Notes to the Financial Statements | 6 |

**CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)**

**For the Year Ended
31st August 2025**

CHARITY INFORMATION

TRUSTEES

Carl Pearce (Chair)
Natalie White (from Sept 23)
Bethan Williams (from Nov 23)
Hannah Chowdhury (from Jan 24)
Sophie Martin (from Nov 24)
Caroline Firth (Sept 25)

CHARITY NUMBER

1177864

BANKERS

HSBC
High Street
Shotton

CONTACT INFORMATION

Ysgol Bro Carmel
Carmel Road
Carmel
Holywell
Flintshire
United Kingdom
CH8 8NU

CARMEL PLAYGROUP (formerly CARMEL PLAYGROUP AND TODDLERS)

Trustees' Report

The Trustees present their annual report with the accounts of the charity for the Year Ended 31st August 2025.

THE OBJECTS OF THE CHARITY

The objects of CARMEL PLAYGROUP (hereinafter referred to as CPG) are:

TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN IN WALES, FOR THE PUBLIC BENEFIT, BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THEIR NEEDS THROUGH HIGH QUALITY CHILDCARE PROVISION.

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings. The Charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

GOVERNANCE AND MANAGEMENT STRUCTURE

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

CIO - ASSOCIATION Registered 09 Apr 2018

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

The Playgroup has had an exceptional year with significant income from the Welsh Government support for childcare places through 30 hr funding and being back on the Early Entitlement scheme. Staff hours increased to cover numbers. Application to a grant was successful for new fencing and outdoor structure.

PLANS FOR FUTURE PERIODS

We work with the school and staff to ensure our the education is provided as cost effectively as possible.

FINANCIAL REVIEW

CPGs' policy on reserves is to hold sufficient resources to continue the charitable activities of the CPG should income and fundraising activities fall short. Any surplus funds which are not likely to be needed to pay for activities are placed on deposit to earn interest.

We also need to increase these unrestricted funds in order to meet any unforeseen expenditure that may occur, for example property repairs.

Approved by the Trustees on _____ 2025

Signed on its behalf Carl Pearce

**Independent Examiner's report to the
Trustees of Carmel Playgroup**

I report on the accounts for the Charity for the year ended 31st August 2025, which are set out on pages 5 to 6.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

My examination was carried out in accordance with 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 the 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.

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 section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met ; or

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

Signed :



14/05/2026

Steven Paul Kell FCA
SP Kell Chartered Accountants
Unit 7a
Lon Parcwr Business Park
Ruthin
Denbighshire
LL15 1NJ

CARMEL PLAYGROUP (formerly CARMEL PLAYGROUP AND TODDLERS)

Statement of Financial Activities

| Carmel Playgroup CIO (Formerly Carmel Playgroup and Toddlers CIO) | | Receipts and payments accounts | | | CC16a |
|---|--|---------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| For the period from | Period start date 01/09/2024 | To | Period end date 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 | | | | | |
| WG Pupil Grants | 82,569 | | - | 82,569 | 30,920 |
| Fees | 12,437 | - | - | 12,437 | 17,538 |
| FCC Funds | 11,949 | - | - | 11,949 | 12,061 |
| Grants | 360 | 15,063 | - | 15,423 | 6,058 |
| Interest | 205 | - | - | 205 | 115 |
| Other in | 311 | - | - | 311 | - |
| | | - | - | - | - |
| Sub total (Gross income for AR) | 107,831 | 15,063 | - | 122,894 | 66,692 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 107,831 | 15,063 | - | 122,894 | 66,692 |
| A3 Payments | | | | | |
| Wages £ | 77,619 | | - | 77,619 | 54,878 |
| Membership £ | 35 | | - | 35 | 35 |
| Rent £ | 5,260 | | - | 5,260 | 6,560 |
| Expenses £ | 1,740 | | - | 1,740 | 369 |
| Telephone £ | 498 | | - | 498 | 173 |
| Equipment £ | 2,439 | 15,615 | - | 18,054 | 2,011 |
| Insurance £ | 736 | | - | 736 | 856 |
| Uniform £ | - | | - | - | 514 |
| Snack £ | 1,648 | | - | 1,648 | 2,373 |
| Software | 75 | | - | - | - |
| Payroll | 360 | | - | 360 | 360 |
| Accountancy | | | - | 75 | 167 |
| Bank charges | 60 | | - | 60 | 60 |
| Misc £ | 689 | | - | 689 | 652 |
| Sub total | 91,160 | 15,615 | - | 106,775 | 69,008 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 91,160 | 15,615 | - | 106,775 | 69,008 |
| Net of receipts/(payments) | 16,671 | - 552 | - | 16,119 | - 2,316 |
| A5 Transfers between funds | 1,917 | 1,917 | - | - | - |
| A6 Cash funds last year end | 18,279 | 3,338 | - | 21,617 | 23,934 |
| Cash funds this year end | 36,867 | 869 | - | 37,736 | 21,617 |
| 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 Account | | - | - | |
| | Bank Current Account | 18,523 | 869 | - | |
| | Treasurer Account | 18,344 | - | - | |
| | Total cash funds | 36,867 | 869 | - | |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK | |

**CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)**

**Notes forming part of the Financial Statements
for the Year Ended 31st August 2025**

1 ACCOUNTING POLICIES

Basis of Accounting

The Financial Statements have been prepared in accordance with the guidelines of the Charity Commission on a receipts and payments basis.

2 FUNDS

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted Funds

The Trustees have resolved that the financial reserves of the Charity should be reviewed on a regular basis and that adequate provision is made for unforeseen expenses whilst also being minded that reserves should not be held without valid reason.

3 TRUSTEES

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

4 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year.

5 EMPLOYEES

The average monthly number of employees during the year was:

| 2025 | 2024 |
|-------------|-------------|
| Number | Number |
| 5 | 4 |

Carmel Playgroup

England & Wales - Charity number 1177864

Accounts

CARMEL PLAYGROUP CIO
(formerly CARMEL PLAYGROUP AND TODDLERS)

Financial Statements
For the Year Ended
31st August 2024

Charity Number
1177864

**CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)**

Index To The Financial Statements

**For the Year Ended
31st August 2024**

| | Page |
|-----------------------------------|-------------|
| Charity Information | 2 |
| Trustees' Report | 3 |
| Independent Examiners Report | 4 |
| Receipts and Payments | 5 |
| Notes to the Financial Statements | 6 |

CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)

For the Year Ended
31st August 2024

CHARITY INFORMATION

TRUSTEES

Carl Pearce (Chair)
Natalie White (from Sept 23)
Michaela Blythin (from Sept 23)
Bethan Williams (from Nov 23)
Hannah Chowdhury (from Jan 24)

CHARITY NUMBER

1177864

BANKERS

HSBC
High Street
Shotton

CONTACT INFORMATION

Ysgol Bro Carmel
Carmel Road
Carmel
Holywell
Flintshire
United Kingdom
CH8 8NU

CARMEL PLAYGROUP **(formerly CARMEL PLAYGROUP AND TODDLERS)**

Trustees' Report

The Trustees present their annual report with the accounts of the charity for the Year Ended 31st August 2024.

THE OBJECTS OF THE CHARITY

The objects of CARMEL PLAYGROUP (hereinafter referred to as CPG) are:

TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN IN WALES, FOR THE PUBLIC BENEFIT, BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THEIR NEEDS THROUGH HIGH QUALITY CHILDCARE PROVISION.

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings. The Charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

GOVERNANCE AND MANAGEMENT STRUCTURE

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

CIO - ASSOCIATION Registered 09 Apr 2018

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

The Playgroup were active during the period having relocated to a purpose built section of the school. The trustees took the strategic decision to end the toddler sessions and we worked flexibly to improve our sustainability by adjusting the scheduled hours to concentrate on the morning sessions. Income was significantly up due to the Welsh government support for childcare places. However, unfortunately, the new building, although a fantastic venue for the children, incurs significantly higher rent which has impacted on our net operating position.

PLANS FOR FUTURE PERIODS

We work with the school and staff to ensure our the education is provided as cost effectively as possible.

FINANCIAL REVIEW

CPGs' policy on reserves is to hold sufficient resources to continue the charitable activities of the CPG should income and fundraising activities fall short. Any surplus funds which are not likely to be needed to pay for activities are placed on deposit to earn interest.

We also need to increase these unrestricted funds in order to meet any unforeseen expenditure that may occur, for example property repairs.

Approved by the Trustees on June 2025

Signed on its behalf Carl Pearce

**Independent Examiner's report to the
Trustees of Carmel Playgroup**

I report on the accounts for the Charity for the year ended 31st August 2024, which are set out on pages 5 to 6.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

My examination was carried out in accordance with 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 the 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.

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 section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Signed :



30/06/2025

Steven Paul Kell FCA
SP Kell Chartered Accountants
Unit 7a
Lon Parcwr Business Park
Ruthin
Denbighshire
LL15 1NJ

CARMEL PLAYGROUP

Statement of Financial Activities

Carmel Playgroup CIO
(Formerly Carmel Playgroup and Toddlers CIO)

CC16a

Receipts and payments accounts

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/09/2023 | To | Period end date 31/08/2024 |
|---------------------|---------------------------------|----|-------------------------------|

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 | | | | | |
| WG Pupil Grants | 30,920 | | - | 30,920 | 41,188 |
| FCC Funds | 12,061 | - | - | 12,061 | 7,016 |
| Fees | 17,538 | - | - | 17,538 | |
| Grants | - | 6,058 | - | 6,058 | 12,750 |
| Interest | 115 | - | - | 115 | 43 |
| Other in | | - | - | - | 222 |
| | | - | - | - | - |
| Sub total (Gross income for AR) | 60,634 | 6,058 | - | 66,692 | 61,219 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 60,634 | 6,058 | - | 66,692 | 61,219 |
| A3 Payments | | | | | |
| Wages £ | 54,158 | 720 | - | 54,878 | 43,203 |
| Membership £ | 35 | | - | 35 | 35 |
| Rent £ | 6,560 | | - | 6,560 | 945 |
| Expenses £ | 369 | | - | 369 | 282 |
| Telephone £ | 173 | | - | 173 | 298 |
| Equipment £ | 11 | 2,000 | - | 2,011 | 405 |
| Insurance £ | 856 | | - | 856 | 388 |
| Uniform £ | 514 | | - | 514 | 141 |
| Snack £ | 2,373 | | - | 2,373 | 981 |
| Software | 167 | | - | - | - |
| Payroll | 360 | | - | 360 | 480 |
| Accountancy | | | - | 167 | 438 |
| Bank charges | 60 | | - | 60 | 60 |
| Misc £ | 652 | | - | 652 | 13,144 |
| Sub total | 66,288 | 2,720 | - | 69,008 | 60,800 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 66,288 | 2,720 | - | 69,008 | 60,800 |
| Net of receipts/(payments) | - 5,655 | 3,338 | - | - 2,316 | 420 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 23,934 | - | - | 23,934 | 23,514 |
| Cash funds this year end | 18,279 | 3,338 | - | 21,617.21 | 23,934 |

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 Account | - | - | - |
| | Bank Current Account | 12,139.63 | 3,338 | - |
| | Treasurer Account | 6,139.38 | - | - |
| | Total cash funds | 18,279.01 | 3,338 | - |

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

**CARMEL PLAYGROUP
(formerly CARMEL PLAYGROUP AND TODDLERS)**

**Notes forming part of the Financial Statements
for the Year Ended 31st August 2024**

1 ACCOUNTING POLICIES

Basis of Accounting

The Financial Statements have been prepared in accordance with the guidelines of the Charity Commission on a receipts and payments basis.

2 FUNDS

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted Funds

The Trustees have resolved that the financial reserves of the Charity should be reviewed on a regular basis and that adequate provision is made for unforeseen expenses whilst also being minded that reserves should not be held without valid reason.

3 TRUSTEES

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

4 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year.

5 EMPLOYEES

The average monthly number of employees during the year was:

| 2024 | 2023 |
|-------------|-------------|
| Number | Number |
| 4 | 4 |

Carmel Playgroup

England & Wales - Charity number 1177864

Accounts

CARMEL PLAYGROUP AND TODDLERS

**Financial Statements
For the Year Ended
31st August 2023**

**Charity Number
1177864**

CARMEL PLAYGROUP AND TODDLERS

Index To The Financial Statements

**For the Year Ended
31st August 2023**

| | Page |
|-----------------------------------|-------------|
| Charity Information | 2 |
| Trustees' Report | 3 |
| Independent Examiners Report | 4 |
| Receipts and Payments | 5 |
| Notes to the Financial Statements | 6 |

CARMEL PLAYGROUP AND TODDLERS

**For the Year Ended
31st August 2023**

CHARITY INFORMATION

TRUSTEES

Carl Pearce (Chair)
Julie Biggadike
Natalie White (from Sept 23)
Michaela Blythin (from Sept 23)
Bethan Williams (from Nov 23)
Hannah Chowdhury (from Jan 24)

CHARITY NUMBER

1177864

BANKERS

HSBC
High Street
Shotton

CONTACT INFORMATION

Ysgol Bro Carmel
Carmel Road
Carmel
Holywell
Flintshire
United Kingdom
CH8 8NU

CARMEL PLAYGROUP AND TODDLERS

Trustees' Report

The Trustees present their annual report with the accounts of the charity for the Year Ended 31st August 2023.

THE OBJECTS OF THE CHARITY

The objects of CARMEL PLAYGROUP AND TODDLERS (hereinafter referred to as CPG) are:

TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN IN WALES, FOR THE PUBLIC BENEFIT, BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THEIR NEEDS THROUGH HIGH QUALITY CHILDCARE PROVISION.

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings. The Charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

GOVERNANCE AND MANAGEMENT STRUCTURE

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

CIO - ASSOCIATION Registered 09 Apr 2018

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

The Playgroup were active during the period although the toddler sessions were restricted and to improve our sustainability we decided to reduce the scheduled hours to concentrate on the morning sessions. This was partly due to the capacity constraints within the area of the school building that we rented.

PLANS FOR FUTURE PERIODS

We are moving into a new purpose built school section that it designed especially for the age group. This will be a major step forward in terms of facilities, space and amenity. However, this will incur increased rent which will be offset by increased capacity and consequent income.

FINANCIAL REVIEW

CPGs' policy on reserves is to hold sufficient resources to continue the charitable activities of the CPG should income and fundraising activities fall short.

Any surplus funds which are not likely to be needed to pay for activities are placed on deposit to earn interest.

We need to increase these unrestricted funds in order to meet any unforeseen expenditure that may occur, for example property repairs.

Approved by the Trustees on January 2024

Signed on its behalf Carl Pearce



Section A Independent Examiner's Report

| | | | |
|---------------------------------------|---|------------------------|---------|
| Report to the trustees/ members of | Charity Name CARMEL PLAYGROUP AND TODDLERS | | |
| On accounts for the year ended | 31 AUGUST 2023 | Charity no (if any) | 1177864 |
| Set out on pages | 4 | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2023.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  Date: 27/06/2024

Name: STEVEN PAUL KELL FCA

Relevant professional qualification(s) or body (if any): FCA

Address: S P KELL LTD, UNIT 7A, LON PARCWR BUSINESS PARK, RUTHIN, DENBIGHSHIRE, LL15 1NJ

CARMEL PLAYGROUP AND TODDLERS

Statement of Financial Activities

| Carmel Playgroup & Toddlers | | | | CC16a | |
|--|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| Receipts and payments accounts | | | | | |
| For the period from | Period start date 01/09/2022 | To | Period end date 31/08/2023 | | |
| 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 | | | | | |
| Grants | 41,188 | | - | 41,188 | 36,946 |
| Other grants | | 12,750 | | 12,750 | |
| | | - | - | - | |
| Fees | 7,016 | | - | 7,016 | 10,330 |
| Interest | 43 | | - | 43 | 1 |
| Other in | 222 | | - | 222 | 1,861 |
| Sub total (Gross income for AR) | 48,469 | 12,750 | - | 61,219 | 45,416 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 48,469 | 12,750 | - | 61,219 | 45,416 |
| A3 Payments | | | | | |
| Staff Costs | 43,203 | - | - | 43,203 | 38,793 |
| Memberships | 35 | - | - | 35 | 35 |
| Rent | 945 | - | - | 945 | 1,352 |
| Expenses | 282 | - | - | 282 | 257 |
| Phone | 298 | - | - | 298 | 301 |
| Equipment | 405 | - | - | 405 | 3,851 |
| Insurance | 388 | - | - | 388 | 512 |
| Uniforms | 141 | - | - | 141 | 171 |
| Snacks | 981 | - | - | 981 | 1,061 |
| Software | - | - | - | - | 131 |
| Payroll | 480 | - | - | 480 | 360 |
| Accountancy | 438 | - | - | 438 | 438 |
| Bank Charges | 60 | - | - | 60 | 40 |
| Sundry | 634 | 12,510 | - | 13,144 | 1 |
| Sub total | 48,290 | 12,510 | - | 60,800 | 47,303 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 48,290 | 12,510 | - | 60,800 | 47,303 |
| Net of receipts/(payments) | 180 | 240 | - | 420 | 1,887 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 23,514 | - | - | 23,514 | 24,508 |
| Cash funds this year end | 23,694 | 240 | - | 23,934 | 23,514 |
| 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 Account | - | - | - | |
| | Bank Current Account | 17,669 | 240 | - | |
| | Treasurer Account | 6,024 | - | - | |
| | Total cash funds | 23,694 | 240 | - | |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK | |

CARMEL PLAYGROUP AND TODDLERS

Notes forming part of the Financial Statements for the Year Ended 31st August 2023

1 ACCOUNTING POLICIES

Basis of Accounting

The Financial Statements have been prepared in accordance with the guidelines of the Charity Commission on a receipts and payments basis.

2 FUNDS

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted Funds

The Trustees have resolved that the financial reserves of the Charity should be reviewed on a regular basis and that adequate provision is made for unforeseen expenses whilst also being minded that reserves should not be held without valid reason.

3 TRUSTEES

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

4 RELATED PARTY TRANSACTIONS

There were no disclosable related party transactions during the year.

5 EMPLOYEES

The average monthly number of employees during the year was:

| 2023 | 2022 |
|--------|--------|
| Number | Number |
| 4 | 4 |

Carmel Playgroup

England & Wales - Charity number 1177864

Accounts

CARMEL PLAYGROUP AND TODDLERS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2022



CARMEL PLAYGROUP AND TODDLERS

LEGAL AND ADMINISTRATIVE INFORMATION

| | |
|-----------------------------|---|
| Trustees | Julie Biggadike Rebecca Farrel-Jones Catherine Kelly Lauren Smith |
| Charity number | 1177864 |
| Principal address | Ysgol Bro Carmel Carmel Road Carmel Holywell Flintshire United Kingdom CH8 8NU |
| Independent examiner | Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire United Kingdom CH8 7RD |

CARMEL PLAYGROUP AND TODDLERS

CONTENTS

| | Page |
|-----------------------------------|-------------|
| Trustees' report | 1 |
| Independent examiner's report | 2 |
| Statement of financial activities | 3 |
| Balance sheet | 4 |
| Notes to the financial statements | 5 - 9 |

CARMEL PLAYGROUPO AND TODDLERS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2022

The trustees present their annual report and financial statements for the year ended 31 August 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are to enhance the development and education of children in Wales, for the public benefit, by encouraging parents to understand and provide for their needs through high quality childcare provision and there has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

Achievements and performance

Carmel Playgroup and Toddlers was dormant for the year ended 31 August 2019 and began formal operations from the new school term in September 2019 for children's education.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level sufficient to continue the charitable activities of the charity should income and fund raising activities fall short. Any surplus funds which are not likely to be needed to pay for activities will be placed on deposit to earn interest.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

The trustees who served during the year and up to the date of signature of the financial statements were:

| | |
|----------------------|----------------------------|
| Julie Biggadike | |
| Lowri Pope | (Resigned 30 January 2023) |
| Michelle Simpson | (Resigned 30 January 2023) |
| Rebecca Farrel-Jones | |
| Catherine Kelly | |
| Carley Jones | (Resigned 30 January 2023) |
| Lauren Smith | |

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

The trustees' report was approved by the Board of Trustees.

Trustee

Dated: 30 June 2023

CARMEL PLAYGROUP AND TODDLERS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CARMEL PLAYGROUP AND TODDLERS

I report to the trustees on my examination of the financial statements of Carmel Playgroup and Toddlers (the charity) for the year ended 31 August 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared 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 now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Susanna Cassey FCA
Azets Audit Services

Brynford House
21 Brynford Street
Holywell
Flintshire
CH8 7RD
United Kingdom

Dated: 30 June 2023

CARMEL PLAYGROUP AND TODDLERS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2022

| | Notes | Unrestricted funds 2022 £ | Unrestricted funds 2021 £ |
|---|-------|------------------------------------|------------------------------------|
| Income: | | | |
| Early entitlement and assisted places | 2 | 36,946 | 29,691 |
| Fees and fundraising | 3 | 10,330 | 4,132 |
| Investments | 4 | 1 | 1 |
| Other income | 5 | (1,861) | 13,439 |
| Total income | | <u>45,416</u> | <u>47,263</u> |
| Expenditure on: | | | |
| Charitable activities | 6 | <u>47,303</u> | <u>43,729</u> |
| Net (expenditure)/income for the year/ Net movement in funds | | (1,887) | 3,534 |
| Fund balances at 1 September 2021 | | <u>24,508</u> | <u>20,974</u> |
| Fund balances at 31 August 2022 | | <u><u>22,621</u></u> | <u><u>24,508</u></u> |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CARMEL PLAYGROUP AND TODDLERS

BALANCE SHEET

AS AT 31 AUGUST 2022

| | Notes | 2022 £ | £ | 2021 £ | £ |
|---|----------|--------------|---------------|--------------|---------------|
| Current assets | | | | | |
| Cash at bank and in hand | | 23,515 | | 25,006 | |
| Creditors: amounts falling due within one year | 9 | <u>(894)</u> | | <u>(498)</u> | |
| Net current assets | | | <u>22,621</u> | | <u>24,508</u> |
| Income funds | | | | | |
| Unrestricted funds | | | <u>22,621</u> | | <u>24,508</u> |
| | | | <u>22,621</u> | | <u>24,508</u> |

The financial statements were approved by the Trustees on 30 June 2023

Trustee

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

Charity information

Carmel Playgroup and Toddlers is a Charitable Incorporated Organisation governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements 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 the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CARMEL PLAYGROUPO AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

2 Early entitlement and assisted places

| | Unrestricted funds | Unrestricted funds |
|---------------------------------------|-------------------------------|-----------------------|
| | 2022 | 2021 |
| | £ | £ |
| Early entitlement and assisted places | 36,946 | 29,691 |
| | <u> </u> | <u> </u> |

3 Fees and fundraising

| | Unrestricted funds | Unrestricted funds |
|------|-------------------------------|-----------------------|
| | 2022 | 2021 |
| | £ | £ |
| Fees | 10,330 | 4,132 |
| | <u> </u> | <u> </u> |

4 Investments

| | Unrestricted funds | Unrestricted funds |
|-----------------------|-------------------------------|-----------------------|
| | 2022 | 2021 |
| | £ | £ |
| Bank deposit interest | 1 | 1 |
| | <u> </u> | <u> </u> |

5 Other income

| | Unrestricted funds | Unrestricted funds |
|-------------------------------|-------------------------------|-----------------------|
| | 2022 | 2021 |
| | £ | £ |
| Government grants | (1,861) | 9,386 |
| Grants - Job Retention Scheme | - | 4,053 |
| | <u> </u> | <u> </u> |
| | <u>(1,861)</u> | <u>13,439</u> |

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

6 Charitable activities

| | Playgroup costs 2022 £ | Playgroup costs 2021 £ |
|----------------------------|------------------------------|------------------------------|
| Staff costs | 38,793 | 37,999 |
| Memberships | 35 | 35 |
| Rent | 1,352 | - |
| Expenses and resources | 257 | 360 |
| Telephone | 301 | 539 |
| Equipment | 3,851 | 2,179 |
| Insurance | 512 | 491 |
| Uniforms | 171 | - |
| Snacks | 1,061 | 1,131 |
| Computer software | 131 | 119 |
| Payroll and administration | 360 | 480 |
| Sundry expenses | 1 | - |
| Accountancy | 438 | 396 |
| Bank charges | 40 | - |
| | <u>47,303</u> | <u>43,729</u> |
| | <u>47,303</u> | <u>43,729</u> |

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

| | 2022 Number | 2021 Number |
|-------------------------|-------------------------|-------------------------|
| | <u>4</u> | <u>4</u> |
| Employment costs | 2022 £ | 2021 £ |
| Wages and salaries | 38,696 | 37,804 |
| Social security costs | (78) | 195 |
| Other pension costs | 175 | - |
| | <u>38,793</u> | <u>37,999</u> |

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

8 Employees

(Continued)

There were no employees whose annual remuneration was more than £60,000.

9 Creditors: amounts falling due within one year

| | 2022 | 2021 |
|------------------------------------|------------|------------|
| | £ | £ |
| Other taxation and social security | 378 | 103 |
| Other creditors | 79 | - |
| Accruals and deferred income | 437 | 395 |
| | <u>894</u> | <u>498</u> |

10 Related party transactions

There were no disclosable related party transactions during the year.

Carmel Playgroup

England & Wales - Charity number 1177864

Accounts

CARMEL PLAYGROUP AND TODDLERS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2021



CARMEL PLAYGROUP AND TODDLERS

LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|-----------------|--|---|
| Trustees | Julie Biggadike Lowri Pope Michelle Simpson Rebecca Farrel-Jones Catherine Kelly Carley Jones Lauren Smith | (Appointed 29 April 2021) (Appointed 24 May 2021) (Appointed 24 May 2021) (Appointed 24 May 2021) (Appointed 24 May 2021) (Appointed 24 May 2021) (Appointed 24 May 2021) |
|-----------------|--|---|

| | |
|-----------------------|---------|
| Charity number | 1177864 |
|-----------------------|---------|

| | |
|--------------------------|---|
| Principal address | Ysgol Bro Carmel Carmel Road Carmel Holywell Clwyd United Kingdom CH8 8NU |
|--------------------------|---|

| | |
|-----------------------------|---|
| Independent examiner | Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire United Kingdom CH8 7RD |
|-----------------------------|---|

CARMEL PLAYGROUP AND TODDLERS

CONTENTS

| | Page |
|-----------------------------------|-------------|
| Trustees' report | 1 - 2 |
| Independent examiner's report | 3 |
| Statement of financial activities | 4 |
| Balance sheet | 5 |
| Notes to the financial statements | 6 - 10 |

CARMEL PLAYGROUP AND TODDLERS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2021

The trustees present their report and financial statements for the year ended 31 August 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are to enhance the development and education of children in Wales, for the public benefit, by encouraging parents to understand and provide for their needs through high quality childcare provision and there has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

Achievements and performance

Carmel Playgroup and Toddlers was dormant for the year ended 31 August 2019 and began formal operations from the new school term in September 2019 for children's education.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level sufficient to continue the charitable activities of the charity should income and fund raising activities fall short. Any surplus funds which are not likely to be needed to pay for activities will be placed on deposit to earn interest.

The trustees has assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

The trustees who served during the year and up to the date of signature of the financial statements were:

| | |
|----------------------|---------------------------|
| Mrs E Warbrick | (Resigned 24 May 2021) |
| Mrs S C Cheffings | (Resigned 24 May 2021) |
| Mrs G Jones | (Resigned 24 May 2021) |
| Julie Biggadike | (Appointed 29 April 2021) |
| Lowri Pope | (Appointed 24 May 2021) |
| Michelle Simpson | (Appointed 24 May 2021) |
| Rebecca Farrel-Jones | (Appointed 24 May 2021) |
| Catherine Kelly | (Appointed 24 May 2021) |
| Carley Jones | (Appointed 24 May 2021) |
| Lauren Smith | (Appointed 24 May 2021) |

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

The trustees' report was approved by the Board of Trustees.

CARMEL PLAYGROUP AND TODDLERS

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

Trustee

Dated: 29 June 2022

CARMEL PLAYGROUP AND TODDLERS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CARMEL PLAYGROUP AND TODDLERS

I report to the trustees on my examination of the financial statements of Carmel Playgroup and Toddlers (the charity) for the year ended 31 August 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared 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 now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Melanie Langton-Davies ACA FCCA
Azets Audit Services

Brynford House
21 Brynford Street
Holywell
Flintshire
CH8 7RD
United Kingdom

Dated: 29 June 2022

CARMEL PLAYGROUP AND TODDLERS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2021

| | Notes | Unrestricted funds 2021 £ | Unrestricted funds 2020 £ |
|---|-------|------------------------------------|------------------------------------|
| <u>Income:</u> | | | |
| Early entitlement and assisted places | 3 | 29,691 | 24,769 |
| Fees and fundraising | 4 | 4,132 | 9,021 |
| Investments | 5 | 1 | 12 |
| Other income | 6 | 13,439 | 6,560 |
| Total income | | <u>47,263</u> | <u>40,362</u> |
| <u>Expenditure on:</u> | | | |
| Charitable activities | 7 | <u>43,729</u> | <u>38,594</u> |
| Net income for the year/ Net movement in funds | | 3,534 | 1,768 |
| Fund balances at 1 September 2020 | | <u>20,974</u> | <u>19,206</u> |
| Fund balances at 31 August 2021 | | <u><u>24,508</u></u> | <u><u>20,974</u></u> |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CARMEL PLAYGROUP AND TODDLERS

BALANCE SHEET

AS AT 31 AUGUST 2021

| | Notes | 2021 £ | £ | 2020 £ | £ |
|---|-----------|--------------|---------------|--------------|---------------|
| Current assets | | | | | |
| Cash at bank and in hand | | 25,006 | | 21,362 | |
| Creditors: amounts falling due within one year | 10 | <u>(498)</u> | | <u>(388)</u> | |
| Net current assets | | | <u>24,508</u> | | <u>20,974</u> |
| Income funds | | | | | |
| Unrestricted funds | | | <u>24,508</u> | | <u>20,974</u> |
| | | | <u>24,508</u> | | <u>20,974</u> |

The financial statements were approved by the Trustees on 29 June 2022

Trustee

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

Charity information

Carmel Playgroup and Toddlers is a Charitable Incorporated Organisation governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements 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 the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

(Continued)

1.5 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.6 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2021

3 Early entitlement and assisted places

| | Unrestricted funds | Unrestricted funds |
|---------------------------------------|-------------------------------|-----------------------|
| | 2021 | 2020 |
| | £ | £ |
| Early entitlement and assisted places | 29,691 | 24,769 |

4 Fees and fundraising

| | Unrestricted funds | Unrestricted funds |
|----------------------|-------------------------------|-----------------------|
| | 2021 | 2020 |
| | £ | £ |
| Fees | 4,132 | 7,202 |
| Fundraising | - | 1,819 |
| Fees and fundraising | 4,132 | 9,021 |

5 Investments

| | Unrestricted funds | Unrestricted funds |
|-----------------------|-------------------------------|-----------------------|
| | 2021 | 2020 |
| | £ | £ |
| Bank deposit interest | 1 | 12 |

6 Other income

| | Unrestricted funds | Unrestricted funds |
|-------------------------------|-------------------------------|-----------------------|
| | 2021 | 2020 |
| | £ | £ |
| Government grants | 9,386 | - |
| Grants - Job Retention Scheme | 4,053 | 6,560 |
| | 13,439 | 6,560 |

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

7 Charitable activities

| | Charitable Expenditure Heading 1 2021 £ | Charitable Expenditure Heading 1 2020 £ |
|----------------------------|---|---|
| Staff costs | 37,999 | 33,163 |
| Memberships | 35 | 112 |
| Rent | - | 834 |
| Expenses and resources | 360 | 686 |
| Telephone | 539 | 580 |
| Outings and activities | - | 156 |
| Equipment | 2,179 | 791 |
| Insurance | 491 | 479 |
| Snacks | 1,131 | 799 |
| Computer software | 119 | 119 |
| Payroll and administration | 480 | 480 |
| Sundry expenses | - | 35 |
| Accountancy | 396 | 360 |
| | <u>43,729</u> | <u>38,594</u> |
| | <u>43,729</u> | <u>38,594</u> |

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

| | 2021 Number | 2020 Number |
|-------------------------|----------------|----------------|
| | 4 | 5 |
| | <u>4</u> | <u>5</u> |
| Employment costs | 2021 | 2020 |
| | £ | £ |
| Wages and salaries | 37,804 | 33,163 |
| Social security costs | 195 | - |
| | <u>37,999</u> | <u>33,163</u> |
| | <u>37,999</u> | <u>33,163</u> |

CARMEL PLAYGROUP AND TODDLERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2021

10 Creditors: amounts falling due within one year

| | 2021 | 2020 |
|------------------------------------|-------------------|-------------------|
| | £ | £ |
| Other taxation and social security | 103 | 27 |
| Accruals and deferred income | 395 | 361 |
| | <u>498</u> | <u>388</u> |
| | <u><u>498</u></u> | <u><u>388</u></u> |

11 Related party transactions

There were no disclosable related party transactions during the year.